1989

ANNUAL REPORT

BUSINESS OF 1989 AND 1988

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

91-03683/

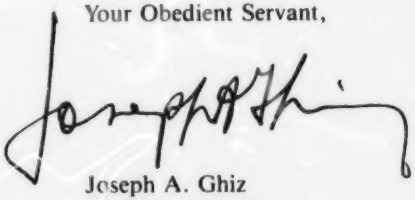
Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable Marion L. Reid
Lieutenant-Governor of the
Province of Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1989.

I have the Honour to Be,
Sir,
Your Obedient Servant,



Joseph A. Ghiz
Minister of Justice and
Attorney General

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

Honourable Joseph A. Ghiz
Minister of Justice and Attorney General
Province of Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1989.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1988 Report.

Respectfully submitted,

W. Bennett Campbell
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1989

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1988, Cap. I-4):

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Class(es)

Abbey Life Insurance Company of Canada	LS
ACTRA Fraternal Benefit Society	LS
Aetna Casualty & Surety Company	FASO
Aetna Life Insurance Company	LS
Aetna Life Insurance Company of Canada	LS
Affiliated FM Insurance Company	FO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
Alta Surety Company	O
American Bankers Insurance Company of Florida	FSO
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American Income Life Insurance Company	LS
American Life Insurance Company	LS
The American Road Insurance Company	FAO
AMEX Life Assurance Company	LS
Argonaut Insurance Company	FASO
Arkwright Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Avemco Insurance Company	SO
AXA Home Insurance Company	FAO
Balboa Life Insurance Company	LS
Bankers Life & Casualty Company	LS
Blue Cross of Atlantic Canada	S
Blue Cross Life Insurance Company of Canada	LS
The Boiler Inspection and Insurance Company of Canada	FO
The British Aviation and Insurance Company Limited	SO
The Canada Life Assurance Company	LS
Canada Life Casualty Insurance Company	FASO
Canadian Foresters Life Insurance Society	L
Canadian General Insurance Company	FASO
Canadian Group Underwriters Insurance Company	FASO
Canadian Lawyers Insurance Association	FO
The Canadian Provincial Insurance Company	FASO
The Canadian Surety Company	FASO
The Century Insurance Company of Canada	FASO
Chateau Insurance Company	FASO

Chequers Insurance Company	FAO
Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
CIGNA Insurance Company of Canada	FASO
CIGNA Life Insurance Company of Canada	LS
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FASO
Commercial Union Assurance Company plc	FO
Commercial Union Assurance Company of Canada	FASO
Commercial Union Life Assurance Company of Canada	LS
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
Continental Casualty Company	FASO
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
The Contingency Insurance Company Limited	FASO
Co-operants, Mutual Life Insurance Society	LS
Co-operators General Insurance Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	FASO
Coseco Insurance Company	FAO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
CUMIS General Insurance Company	FASO
CUMIS Life Insurance Company	LS
The Dominion of Canada General Insurance Company	FASO
The Dominion Insurance Corporation	FASO
Eagle Star Insurance Company Limited	O
Eaton Insurance Company	FASO
Ecclesiastical Insurance Office plc	FAO
Economical Mutual Insurance Company	FASO
Electrical Workers' Benefit Association	L
Elite Insurance Company	FASO
The Empire Life Insurance Company	LS
Employers Insurance of Wausau A Mutual Company	FASO
Employers Reinsurance Corporation	O
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada (Discontinuing)	FAO
Fireman's Fund Insurance Company	FAO
First North American Insurance Company	S
Ford Life Insurance Company	LS
Foremost Insurance Company, Grand Rapids, Michigan	FASO
GAN Canada Insurance Company	FASO
GAN Incendie Accidents	FAO
The General Accident Assurance Company of Canada	FASO
General American Life Insurance Company	LS
General Insurance Corporation of New Brunswick	FAO
Gerling Global Life Insurance Company	LS

Glacier National Life Assurance Company	LS
Globe Life Insurance Company	LS
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America, Benefit Fund	L
Great American Insurance Company	FASO
Great-West Life Assurance Company	LS
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
The Halifax Insurance Company	FASO
Hartford Fire Insurance Company	FASO
Hartford Insurance Company of Canada	FASO
Herald Insurance Company	FASO
Highland Group Insurance Limited	FA
The Home Insurance Company	FASO
The Imperial Life Assurance Company of Canada	LS
Industrial-Alliance Life Insurance Company	LS
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Limited	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
Laurentian Casualty Company of Canada	FASO
Laurentian General, Insurance Company Inc.	FASO
Laurentian Life Insurance Company of Canada	LS
The Laurentian Mutual Insurance Company	LS
Laurentian Shield Insurance Company	FASO
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
Life Insurance Company of North America	LS
Life Investors Insurance Company of America	LS
The London Assurance (Discontinuing)	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Longroup Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermen's Underwriting Alliance	F
The Manufacturers Life Insurance Company	LS
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Massachusetts Indemnity & Life Insurance Company	LS
Metropolitan General Insurance Company	FASO
Metropolitan Insurance Company	FAO
Metropolitan Life Insurance Company	LS
Metropolitan Life Insurance Company of Canada	LS
MIC Life Insurance Corporation	LS
The Mortgage Insurance Company of Canada	FO
Motors Insurance Corporation	FAO
Mutual of Omaha Insurance Company	LS
The Mutual Life Assurance Company of Canada	LS
NAC Reinsurance Corporation	FASO
NN Life Insurance Company of Canada	LS
National Fidelity Life Insurance Company	LS

The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FASO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
New York Life Insurance Company of Canada	LS
Niagara Fire Insurance Company	FASO
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Life Assurance Company	LS
North American Life and Casualty Company	LS
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	I
Nova Scotia General Insurance Company	FAO
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	I
Pacific Employers Insurance Company	FASO
Pafco Insurance Company Limited	FASO
Pafco International Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Phoenix Assurance Company Limited	FASO
Phoenix Assurance Company of Canada	FASO
The Phoenix Insurance Company	FAO
Pierce National Life Insurance Company	I
Pioneer Life Assurance Company	LS
Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	I
Progressive Casualty Insurance Company	FAO
Protection Mutual Insurance Company	FO
Provident Life and Accident Insurance Company	LS
Prudasco Assurance Company	FASO
The Prudential Assurance Company of England Property and Casualty (Canada)	FASO
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
The Prudential Life Assurance Company of England (Canada)	LS
The Prudential of America General Insurance Company (Canada)	AFO
Reliable Life Insurance Company	LS
Reliance Insurance Company	FAO
Royal Insurance Company of Canada	FASO
Scottish & York Insurance Co. Limited	FASO
Seaboard Life Insurance Company	LS
Seaboard Surety Company	O
Seaboard Surety Company of Canada	FO
Security Insurance Company of Hartford	FASO
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
La Societe d'Assurance des Caisses Populaires Acadiennes	I
The Sovereign General Insurance Company	FASO
The Sovereign Life Insurance Company	LS
St. Paul Fire and Marine Insurance Company	FASO
The Standard Life Assurance Company	LS
Stewart Title Guaranty Company	O
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company (Canada)	I
Sun Alliance and London Assurance Company Limited	I
Sun Life Assurance Company of Canada	LSO

Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Trafalgar Insurance Company of Canada	FAO
Transamerica Life Insurance Company of Canada	LS
Transamerica Occidental Life Insurance Company	LS
Transit Insurance Company	FAO
Transport Insurance Company	ASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Underwriters Insurance Company	AO
Unifund Assurance Company	FASO
Union of Canada Life Insurance	L
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
UNUM Life Insurance Company	LS
UNUM Life Insurance Company of America	LS
USF&G Insurance Company of Canada	FASO
Utica Mutual Insurance Company	FASO
Voyageur Insurance Company	FS
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
Wellington Insurance Company	FASO
Westbury Canadian Life Insurance Company	LS
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FAO
Zurich Idemnity Company of Canada	FASO
Zurich Insurance Company	FASO
Zurich Life & Health Insurance Company of Canada	LS
Zurich Life Insurance Company of Canada	LS

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME

For the Year Ended December 31, 1989

	1989	1988
UNDERWRITING INCOME		
Premiums written	$ 5,684,735	$ 5,238,550
Less reinsurance premiums	526,252	496,978
Net premiums written	5,158,483	4,741,572
Less increase in unearned premiums	235,412	340,933
Net premiums earned	**4,923,071**	**4,400,639**
EXPENSES		
Administration	845,256	797,830
Adjusting	204,892	201,313
Agents' commissions	790,262	697,226
Depreciation	31,456	27,308
Fire prevention tax	42,614	39,235
Loss prevention	71,559	68,233
Losses incurred - net of reinsurance recoveries; 1989 - $12,757, 1988 - $35,818	3,585,893	2,812,818
	5,571,932	**4,643,963**
Net underwriting loss	(648,861)	(243,324)
OTHER INCOME		
Net interest	1,120,475	1,017,117
Net office rental (depreciation $2,386; 1988 - $2,500)	1,391	1,941
Miscellaneous	6,061	22,567
Gain on sale of investments	12,582	112,995
	1,140,509	**1,154,620**
Income before income taxes	491,648	911,296
Income taxes	51,318	
Net income	**$ 440,330**	**$ 911,296**

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 1989

ASSETS	1989	1988
Cash	$ 437,695	$ 249,293
Receivables (Note 2)	453,295	392,977
Prepaid items	9,224	5,017
Deferred premium acquisition expenses	495,335	455,205
Investments (Note 3)	11,060,609	10,271,098
Land, building and equipment (Note 4)	256,428	247,689
	12,712,586	**11,621,279**
LIABILITIES		
Payables and accruals	$ 98,366	$ 182,064
Income taxes payable	51,318	
Unpaid claims	1,303,842	855,897
Unearned premiums	3,246,685	3,011,273
	4,700,211	**4,049,234**
EQUITY		
Policyholders security fund, beginning of year	7,572,045	6,660,749
Net income	440,330	911,296
Policyholders security fund, end of year	8,012,375	7,572,045
	$12,712,586	**$11,621,279**

STATEMENT OF CHANGES IN FINANCIAL POSITION

FOR THE YEAR ENDED DECEMBER 31, 1989

	1989	1988
Resources provided		
Operations		
Net income	$ 440,330	$ 911,296
Adjustments to convert income to a cash basis		
Increase in unearned premiums	235,412	340,933
Increase in claims payable	447,945	112,064
Increase in receivables	(60,318)	(40,170)
Increase in prepaid items	(4,207)	(420)
Increase in deferred premium acquisition expenses	(40,130)	(57,517)
Increase (decrease) in other payables	(83,698)	(56,455)
Increase in taxes payable	51,318	
Gain on sale of equipment	(8)	(91)
Depreciation	33,842	29,808
	1,020,486	1,352,358
Proceeds from sale of equipment and vehicle	8,125	3,076
	1,028,611	1,355,434
Resources applied		
Purchase of building, equipment and vehicle	50,698	53,367
Increase in resources	977,913	1,302,067
Investments and cash, beginning of year	10,520,391	9,218,324
Investments and cash end of year	**$11,498,304**	**$10,520,391**

NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1989

1. Accounting Policies

(a) Depreciation

Depreciation of fixed assets is recorded on the diminishing balance method at the rates indicated in Note 4.

(b) Unearned premiums

The unearned premium reserve is based on the unexpired term of all policies of the company in force as at December 31.

(c) Deferred premium acquisition expenses

Deferred premium acquisiton expenses are those expenses such as agents' commissions, which relate directly to the acquisition of premiums. These expenses, to the extent that they are considered recoverable, are deferred and amoritized over the terms of the related premiums.

(d) Investment income and bond discounts and premiums

Investment income is accounted for on the accrual basis and bond discounts and premiums amoritized over the terms of the investments.

(e) Unpaid claims

The provision for unpaid claims is intended to cover the reported and unreported losses incurred prior to the company's year end net of recoveries from reinsurers.

2. Receivables

	1989	1988
Policyholders for premiums	$ 181,852	$ 179,100
Reinsurance	11,500	29,825
Accrued interest	242,864	175,520
Other	17,079	8,532
	$ 453,295	**$ 392,977**

3. Investments

	Cost	Market Value
Bonds at par less unamoritized purchase discounts and premiums	$ 10,840,609	$ 10,946,125
Deposit certificates at cost	220,000	217,528
	$ 11,060,609	**$ 11,163,653**

4. Land, building and equipment

	Rate	Cost	Accumulated Depreciation
Land		$ 31,000	
Building	5%	249,190	$ 129,921
Parking lot	8%	5,570	2,193
Office equipment	20%	227,821	133,856
Motor vehicle	30%	12,596	3,779
		$ 526,177	**$ 269,749**

5. Reinsurance

The company follows the policy of underwriting and reinsuring contracts of insurance which, in the main, limits the liability of the company to a maximum amount on any one property or liability loss to $200,000. In addition, the company has obtained reinsurance which limits the company's overall liability on losses to a maximum of 100% of the company's earned premium.

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1989

ASSETS

	1989	1988
Cash	$ 106,729	$ 126,168
Receivables	1,020	
Prepaid expenses	2,727	6,437
Investments (Note 1)	150,763	39,860
Land and building (Note 2)	511,594	531,932
	$ 772,833	**$ 704,397**

LIABILITIES

Payables and accruals (Note 3)	$ 5,211	$ 4,476
Income taxes payable	18,314	14,083
Unearned premiums	14,190	13,501
	37,715	32,060
Deferred income taxes	5,144	4,838

SHAREHOLDERS' EQUITY

Capital stock (Note 4)	412,000	412,000
Retained earnings	317,974	255,499
	729,974	667,499
	$ 772,833	**$ 704,397**

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

For the Year Ended December 31, 1989

	1989	1988
Gross premiums	$ 78,073	$ 70,460
Decrease (increase) in unearned premiums	(690)	202
Reinsurance premiums (Note 5)	(8,423)	(8,255)
	68,960	62,407
Underwriting expenses		
Administrative	12,053	21,283
Fees, licenses and taxes	3,964	2,604
Losses incurred		597
	16,017	24,484
Income from insurance operations	52,943	37,923
Investment income	12,962	2,989
Rental income (Note 6)	14,504	17,962
Other income	686	671
Income before income taxes	81,095	59,545
Income taxes	18,620	14,283
Net income	62,475	45,262
Retained earnings, beginning of year	255,499	210,237
Retained earnings, end of year	**$ 317,974**	**$ 255,499**

HIGHLAND GROUP INSURANCE LIMITED
STATEMENT OF CHANGES IN FINANCIAL POSITION
For the Year Ended December 31, 1989

	1989	1988
Cash provided from (used for)		
Operations		
Net income	$ 62,475	$ 45,262
Deferred income taxes	306	200
Depreciation	20,338	21,409
	83,119	66,871
Changes in		
Receiveables	(1,020)	2,976
Prepaid expense	3,710	(1,640)
Payables and accruals	735	756
Income taxes payable	4,231	(967)
Unearned premiums	689	(202)
	91,464	67,794
Investing		
Purchase of Building		(24,462)
Net cash provided	91,464	43,332
Cash and investments		
Beginning of year	166,028	122,696
End of year	**$ 257,492**	**$ 166,028**

HIGHLAND GROUP INSURANCE LIMITED
NOTES TO FINANCIAL STATEMENTS
December 31, 1989

1. Investments

	1989	1988
50 - $1,000, 3% Government of Canada bonds at cost plus amortized discount maturing 1996 (market value)	$ 41,175	$ 39,860

2. Land and building

	Rate	Cost	1989 Accumulated Depreciation	1989 Net Book Value	1988 Net Book Value
Land		$ 125,163		$ 125,163	$ 125,163
Building	5%	429,009	$ 42,578	386,431	406,769
		$ 554,172	$ 42,578	$ 511,594	$ 531,932

The building is depreciated on a declining balance basis.

3. Payables and accruals

	1989	1988
Trade	$ 1,156	$ 1,499
Director	4,055	2,977
	$ 5,211	$ 4,476

4. Capital stock

	1989	1988
Authorized		
1000 9% non-redeemable non-cumulative preferred shares with par value of $100 each		
4000 9% redeemable, non-cumulative preferred shares with par value of $100 each		
500 common shares with par value of $10		
Issued and outstanding		
1000 non-redeemable preferred shares	$ 100,000	$ 100,000
3070 redeemable preferred shares	307,000	307,000
500 common shares	5,000	5,000
	$ 412,000	$ 412,000

5. Reinsurance premiums

	1989	1988
Treaty	$ 2,400	$ 2,844
Facultative	6,023	5,411
	$ 8,423	$ 8,255

6. Rental income

	1989	1988
Rentals	$ 50,000	$ 50,000
Expenses		
Depreciation	20,338	21,409
Insurance	2,793	2,618
Property tax	12,365	8,011
	35,496	32,038
	$ 14,504	$ 17,962

7. Related party transactions

Gross premiums - parent and associated company	$ 77,383	$ 70,460
Rental - associated company	50,000	50,000
	$ 127,383	$ 120,460

Associated expenses of $3,000 were paid to associated companies.

8. Reinsurance

The company follows the policy of underwriting and reinsuring contracts of insurance which limits the liability of the company to a maximum amount on any one property or liability loss to $50,000. In addition, the company has obtained reinsurance having an upper limit of $350,000 which limits the company's liability to $100,000 in the event of a series of claims arising out of a single occurrrence.

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1989

Other Than Life	Direct Premiums Written	Direct Claims Paid		Ratio
Property	19,466,808	11,688,774		60.28
Automobile	33,669,000	30,829,000		91.56
Accident & Sickness	22,795,471	19,027,475		83.47
All Other Classes	6,670,000	4,379,000		65.65
TOTAL (a)	82,601,279	65,924,249		79.81
LIFE INSURANCE (including annuities)	44,736,349	5,576,607	Death Claims	
		47,702	Disability Claims	
		469,579	Matured Endowments	
		123,765	Total Annuity Payments	
		2,653,481	Surrender Values	
		5,146,816	Dividends	
TOTAL (b)	44,736,349	14,017,950		31.33
GRAND TOTAL (a) (b)	**$127,337,628**	**$ 79,942,199**		**62.77**

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1988

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	18,741,010	9,408,131		50.20
Automobile	27,312,000	24,621,000		90.14
Accident & Sickness	16,917,566	14,979,962		88.54
All Other Classes	7,448,000	2,630,651		35.32
TOTAL (a)	70,418,576	51,639,744		73.33
LIFE INSURANCE (including annuities)	40,905,230	4,758,585	Death Claims	
		7,329	Disability Claims	
		320,631	Matured Endowments	
		88,211	Total Annuity Payments	
		2,839,892	Surrender Values	
		5,155,472	Dividends	
TOTAL (b)	40,905,230	13,170,120		32.19
GRAND TOTAL (a) (b)	**$111,323,806**	**$ 64,809,864**		**58.21**

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1988		New Issued and Other Additions in 1989		Policies in Force End of 1989	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	51	8,586,194		12,892,908	51	21,479,102
ACTRA Fraternal Benefit Society	27	285,000	11	466,000	38	751,000
Aetna Life Insurance Company	1	5,000		5,700,00	1	5,705,000
Aetna Life Insurance Company of Canada	427	22,928,199	1	2,269,912	428	25,198,111
Alexander Hamilton Life Insurance Company of Canada	787	5,030,433	305	1,200,411	1,092	6,230,844
Allstate Life Insurance Company	1	10,000			1	10,000
Allstate Life Insurance Company of Canada	128	4,726,000	10	2,150,000	138	6,876,000
American Bankers Life Assurance Company of Florida		1,483,981		2,791,176		4,275,157
American Income Life Insurance Company						
American Life Insurance Company	60	7,263,000	4	1,700,000	64	8,963,000
AMEX Life Assurance Company			3	300	3	300
Assumption Mutual Life Insurance Company	548	17,836,699	54	4,171,354	602	22,008,053
Balboa Life Insurance Company	2	8,978,281		7,572,800	2	16,551,081
Bankers Life & Casualty Company						
Blue Cross Life Insurance Company of Canada	1,423	72,697	141	13,336	1,564	86,033
The Canada Life Assurance Company	2,917	269,993,003	251	50,127,278	3,168	320,120,281
Canadian Foresters Life Insurance Society	28	161,487		1,211	28	162,698
Chrysler Life Insurance Company of Canada	13	75,637	6	95,082	19	170,719
CIGNA Life Insurance Company of Canada						
The Citadel Life Assurance Company	55	4,330,983	5	2,623,439	60	6,954,422
College Retirement Equities Fund						
Colonia Life Insurance Company	116	11,481,755	56	5,629,000	172	17,110,755
Combined Insurance Company of America	4	129,000		160,000	4	289,000
Commercial Union Life Assurance Company of Canada	564	30,236,488	284	10,326,792	848	40,563,280
Confederation Life Insurance Company	878	482,073,833	3	95,263,536	881	577,337,369
Connecticut General Life Insurance Company		21,632		554		22,186
Continental Assurance Company						

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1988		New Issued and Other Additions in 1989		Policies in Force End of 1989	
	No.	Amount	No.	Amount	No.	Amount
Co-operants, Mutual Life Insurance Society	17	8,338,753		1,297,000	17	9,635,753
Co-operators Life Insurance Company	1,111	104,769,032	230	26,172,949	1,341	130,941,981
The Credit Life Insurance Company						
Crown Life Insurance Company	541	61,066,317	168	37,549,603	709	98,615,920
CUMIS Life Insurance Company	224	75,913,368	33	14,855,070	257	90,768,438
Electrical Workers' Benefit Association	90	216,000	6	14,400	96	230,400
The Empire Life Insurance Company	951	12,991,752	8	1,441,716	959	14,433,468
The Equitable Life Insurance Company of Canada	21	13,948,764	2	229,221	23	14,177,985
Financial Life Assurance Company of Canada	11	2,950,000	11	411,000	22	3,361,000
Ford Life Insurance Company	128	2,764,897	81	2,495,589	209	5,260,486
General American Life Insurance Company						
Gerling Global Life Insurance Company	8	389,423	5	473,297	13	862,720
Glacier National Life Assurance Company	4	6			4	6
The Globe Life Insurance Company	5	30,818		16,322	5	47,140
The Grand Orange Lodge of British America - Benefit Fund	117	373,639		18,824	130	392,463
The Great-West Life Assurance Company	1,305	218,005,208	193	67,369,768	1,498	285,374,976
The Imperial Life Assurance Company of Canada	7,397	310,477,266	1,060	44,831,991	8,457	355,309,257
Industrial-Alliance Life Insurance Company	57	3,347,997	1	148,654	58	3,496,651
John Alden Life Insurance Company						
John Hancock Mutual Life Insurance Company	5	149,342		11,314	5	160,656
Knights of Columbus	832	12,388,227	65	1,378,737	897	13,766,964

Laurentian Life Insurance Company of Canada	97	2,068	3	205	100	2,273
The Laurentian Life Insurance Company Inc.	23	406,490	18	48,214,900	41	48,621,390
Laurier Life Insurance Company	383	58,276,234	26	3,790,000	409	62,066,234
Life Insurance Company of North America			39	679	39	679
Life Investors Insurance Company of America						
London Life Insurance Company	1,570	46,140,081	254	15,482,514	1,824	61,622,595
The Manufacturers Life Insurance Company	1,619	86,699,545	36	8,281,254	1,655	94,980,799
The Maritime Life Assurance Company	781	153,611,975	92	(14,225,536)	873	139,386,439
Massachusetts Indemenity & Life Insurance Company	1	355,119			1	355,119
Massachusetts Mutual Life Insurance Company	1	15,000			1	15,000
Metropolitan Life Insurance Company	2,145	24,048,560	530	18,437,393	2,675	42,485,953
Metropolitan Life Insurance Company of Canada	23	1,605,548	34	4,177,991	57	5,783,539
MIC Life Insurance Corporation	2,314	22,020,601	603	11,000,000	2,917	33,020,601
The Mutual Life Assurance Company of Canada	8,482	505,927,480	849	105,765,758	9,331	611,693,238
Mutual of Omaha Insurance Company	1,440	44,076,344	251	9,215,671	1,691	53,292,015
NN Life Insurance Company of Canada	97	5,084,943	4	405,116	101	5,490,059
National Fidelity Life Assurance Company						
The National Life Assurance Company of Canada	103	17,340,031	1	616,896	104	17,956,927
New York Life Insurance Company	117	33,516,432	4	6,095,876	121	39,612,308
New York Life Insurance Company of Canada			3	191,506	3	191,506
North American Life Assurance Company	501	16,982,035	12	3,353,086	513	20,335,121
North American Life & Casualty Company	25	118,250			25	118,250
The North West Life Assurance Company of Canada	15	625			15	625
Norwich Union Life Insurance Society	39	1,570,227	14	547,097	53	2,117,324
Old Republic Life Insurance Company	28	118,654			28	118,654
The Order of United Commercial Travelers of America						
The Paul Revere Life Insurance Company	3	209,331	2	690,239	5	899,570
Pennsylvania Life Insurance Company	64	1,239,221			64	1,239,221
Pierce National Life Insurance Company						
Pioneer Life Assurance Company	5	150,709	8	728,367	13	879,076
Provident Life and Accident Insurance Company						
The Prudential Assurance Company Limited	165	138,718,315	22	1,431,624	187	140,149,939
The Prudential Insurance Company of America	5,037	131,532,383	751	100,923,032	5,788	232,455,415
The Prudential Life Assurance Company of England (Canada)	2	65,000	4	182,000	6	247,000
Reliable Life Insurance Company	15	14,961,878		15,242,078	15	30,203,956
Royal Life Insurance Company of Canada	23	627,431		121,192	23	748,623

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1988		New Issued and Other Additions in 1989		Policies in Force End of 1989	
	No.	Amount	No.	Amount	No.	Amount
Seaboard Life Insurance Company	25	10,614,123	10	11,103,522	35	21,717,645
La Societe d'Assurance des Caisses Popularies Acadiennes	35	9,559,057		805,379	35	10,364,436
The Sovereign Life Insurance Company	121	4,931,610	2	11,000	123	4,842,610
The Standard Life Assurance Company	451	10,808,871	78	6,738,679	529	17,547,550
Sun Alliance and London Assurance Company (Canada)	123	13,179,265	21	2,705,208	144	15,884,473
Sun Alliance and London Assurance Company Limited	121	7,120,818	3	140,076	124	7,260,894
Sun Life Assurance Company of Canada	5,325	283,763,057	533	54,940,247	5,858	338,703,304
Teachers Insurance and Annuity Association of America	1	28,960			1	28,960
Toronto Mutual Life Insurance Company	50	579,624	14	1,178,277	64	1,757,901
Transamerica Life Insurance Company of Canada	309	31,743,157	44	5,136,389	353	36,879,546
Transamerica Occidental Life Insurance Company	189	7,700,656		152,156	189	7,852,812
The Travelers Insurance Company	10	1,120,740		(133,339)	10	987,401
Union of Canada Life Insurance			3	225,000	3	225,000
UNUM Life Insurance Company	1	5,000			1	5,000
UNUM Life Insurance Company of America						
The Wawanesa Mutual Life Insurance Company	230	12,392,564	54	4,268,766	284	16,661,330
Westbury Canadian Life Insurance Company	1,991	104,076,618	(85)	8,395,369	1,906	112,471,987
The Western Life Assurance Company	23	1,613,042		27,909	23	1,640,951
Zurich Life & Health Insurance Company of Canada	6	9,068,856	5	1,040,000	11	10,108,856
Zurich Life Insurance Company of Canada	43	3,703,672	10	1,191,828	53	4,895,500
TOTALS	55,039	3,521,260,311	7,249	842,465,948	62,288	4,363,726,259

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	35,461	44,057	79,518				79,518
* **ACTRA Fraternal Benefit Society			1,807			25,269	27,076
Aetna Life Insurance Company	581		581				581
Aetna Life Insurance Company of Canada	208,128	20,502	228,630	148,562	81,624	229,826	458,456
Alexander Hamilton Life Insurance Company of America		61,232	61,232				61,232
Allstate Life Insurance Company	192		192				192
Allstate Life Insurance Company of Canada	16,132	5,325	21,457	601		601	22,058
American Bankers Life Assurance Company of Florida		74,707	74,707				74,707
American Income Life Insurance Company							
American Life Insurance Company	23,149		23,149				23,149
AMEX Life Insurance Company		1	1				1
Assumption Mutual Life Insurance Company	144,843	4,982	149,825	2,824	36,340	39,164	188,989
Balboa Life Insurance Company		124,966	124,966				124,966
Bankers Life & Casualty Company							
Blue Cross Life Insurance Company of Canada	85,658	200,904	286,562				286,562
The Canada Life Assurance Company	1,459,248	596,325	2,055,573	1,324,579	141,475	1,466,054	3,521,627
* **Canadian Foresters Life Insurance Society			2,722			31,367	34,089
Chrysler Life Insurance Company of Canada		2,105	2,105				2,105
CIGNA Life Insurance Company of Canada							
The Citadel Life Assurance Company	7,876	23,307	31,183	515	7,232	7,747	38,930
College Retirement Equities Fund							
Colonial Life Insurance Company	176,616		176,616				176,616
Combined Insurance Company of America	490	295	785				785
Commercial Union Life Assurance Company of Canada	61,615	24,516	86,131	22,296		22,296	108,427
Confederation Life Insurance Company	94,680	1,365,541	1,460,221		2,576	2,576	1,462,797

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Connecticut General Life Insurance Company		77	77				77
Continental Assurance Company							
Co-operants, Mutual Life Insurance Society	788	29,863	30,651				30,651
Co-operators Life Insurance Company	278,048	65,807	343,855	72,544	350,278	422,822	766,677
The Credit Life Insurance Company							
Crown Life Insurance Company	267,782	217,219	485,001	143,778	55,908	199,686	684,687
CUMIS Life Insurance Company	26,128	351,749	377,877		78,206	78,206	456,083
*Electrical Workers' Benefit Association			919				919
The Empire Life Insurance Company	123,107	12,286	135,393	55,107		55,107	190,500
Equitable Life Insurance Company of Canada	8,661	45,371	54,032	1,340		1,340	55,372
Financial Life Assurance Company of Canada	10,218		10,218				10,218
Ford Life Insurance Company		16,952	16,952				16,952
General American Life Insurance Company							
Gerling Global Life Insurance Company	2,713		2,713				2,713
Glacier National Life Assurance Company	1		1				1
Globe Life Insurance Company	1,138		1,138				1,138
*The Grand Orange Lodge of British America - Benefit Fund			13,639				13,639
The Great-West Life Assurance Company	420,947	426,399	847,346	305,899	633,919	939,818	1,787,164
The Imperial Life Assurance Company of Canada	2,905,684	57,158	2,962,842	627,309		627,309	3,590,151
Industrial-Alliance Life Insurance Company	8,032	6,295	14,327	120	2,513	2,633	16,690
John Alden Life Insurance Company							
John Hancock Mututal Life Insurance Company	591	320	911		29	29	940

* **Knights of Columbus			173,926			18,661	192,587
Laurentian Life Insurance Company of Canada	26,261		26,261				26,261
The Laurentian Mutual Insurance Company Inc.	3,788	43,869	47,657	720		720	48,377
Laurier Life Insurance Company	185,699	431	186,130				186,130
Life Insurance Company of North America							
Life Investors Insurance Company of America		20	20				20
London Life Insurance Company	344,821	57,949	402,770	77,760	6,103	83,863	486,663
The Manufacturers Life Insurance Company	517,328	85,453	602,781	781,491	466,637	1,248,128	1,850,909
The Maritime Life Assurance Company	240,247	292,436	532,683	834,610	1,136,595	1,971,205	2,503,888
Massachusetts Indemnity & Life Insurance Company	3		3				3
Massachusetts Mutual Life Insurance Company	276		276				276
Metropolitan Life Insurance Company	133,675	116,638	250,313	352,456		352,456	602,769
Metropolitan Life Insurance Company of Canada	45,854		45,854				45,854
MIC Life Insurance Corporation		46,983	46,983				46,983
The Mutual Life Assurance Company of Canada	4,056,615	372,889	4,429,504	4,263,777	2,260,936	6,524,713	10,954,217
Mutual of Omaha Insurance Company	499,696	15,086	514,782	806		806	515,588
NN Life Insurance Company of Canada	35,300		35,300	2,600		2,600	37,900
National Fidelity Life Assurance Company							
The National Life Assurance Company of Canada	192,325	11,740	204,065		894,135	894,135	1,098,200
New York Life Insurance Company	54,504	113,746	168,250				168,250
New York Life Insurance Company of Canada				600		600	600
North American Life Assurance Company	125,411	58,575	183,986	125,827	66,339	192,166	376,152
North American Life & Casualty Company	1,104		1,104				1,104
The North West Life Assurance Company of Canada	1,720		1,720				1,720
Norwich Union Life Insurance Society	14,250	1,672	15,922				1,699,848
Old Republic Life Insurance Company							
The Order of United Commercial Travelers of America							
The Paul Revere Life Insurance Company	2,401	964	3,365				3,365
Pennsylvania Life Insurance Company	5,449	1,344	6,793				6,793
Pierce National Life Assurance Company							
Pioneer Life Assurance Company	1,422	11,314	12,736	760		760	13,496
Provident Life and Accident Insurance Company							
The Prudential Assurance Company Limited	67,689	226,172	293,861	337,200		337,200	631,061
The Prudential Insurance Company of America	1,201,281	257,143	1,458,424	674,502	49,535	724,037	2,182,461
The Prudential Life Assurance Company of England (Canada)	1,148	61,187	62,335	600		600	62,935

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Reliable Life Insurance Company	7,334	39,190	46,524				46,524
Royal Life Insurance Company of Canada	5,257	173	5,430				5,430
Safeguard Life Assurance Company	1,217		1,217				1,217
Seaboard Life Insurance Company	8,589	265,728	274,317	25,000		25,000	299,317
La Societe d'Assurance des Caisses Populaires Acadiennes	5,076	41,799	46,875				46,875
The Sovereign Life Insurance Company	34,795		34,795	113,604		113,604	148,399
The Standard Life Assurance Company	167,108	110	167,218	1,051,044	208,198	1,259,242	1,426,460
Sun Alliance and London Assurance Company (Canada)	40,926		40,926	1,854		1,854	42,780
Sun Alliance and London Assurance Company Limited	31,631	589	32,220				32,220
Sun Life Assurance Company of Canada	2,360,119	385,839	2,745,958	1,028,306	1,845,964	2,874,270	5,620,228
Teachers Insurance and Annuity Association of America	78		78				78
Toronto Mutual Life Insurance Company	5,862		5,862				5,862
Transamerica Life Insurance Company of Canada	130,127		130,127	1,269		1,269	131,396
Transamerica Occidental Life Insurance Company	27,925	1,680	29,605				29,605
The Travelers Insurance Company		1,285	1,285				1,285
Union of Canada Life Insurance	2,650		2,650				2,650
*United Transportation Union Insurance Association			12				12
UNUM Life Insurance Company	(39)		(39)				(39)
UNUM Life Insurance Company of America							
The Wawanesa Mutual Life Insurance Company	91,827		91,827	49,481		49,481	141,308
Westbury Canadian Life Insurance Company	240,889	100,475	341,364				341,364
Western Life Assurance Company	10,758		10,758	3		3	10,761

Zurich Life & Health Insurance Company of Canada			4,706	4,706				4,706
Zurich Life Insurance Company of Canada		10,502	7,741	18,243		1,509	1,509	19,752
TOTALS .....*-193,025								
**- 75,297	17,309,405	6,403,187	23,905,617	12,429,744	8,325,691	20,830,732		44,736,349

Note: Companies marked with an * or ** do not provide detailed information.

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance Company of Canada	O							
	G						77	77
ACTRA Fraternal Benefit Society	O							
	G							
Aetna Life Insurance Company	O	(80)						
	G							(80)
Aetna Life Insurance Company of Canada	O	106,727		23,753		17,333	41,054	
	G	56,057					(4,868)	240,056
Alexander Hamilton Life Insurance Company of America	O							
	G	18,238						18,238
Allstate Life Insurance Company	O							
	G							
Allstate Life Insurance Company of Canada	O	89,290				(852)		
	G	(527)						89,615
American Bankers Life Assurance Company of Florida	O							
	G	14						14
American Income Life Insurance Company	O							
	G							
American Life Insurance Company	O							
	G							
AMEX Life Assurance Company	O							
	G							
Assumption Mutual Life Insurance Company	O	2,940				23,642		
	G							26,582

Balboa Life Insurance Company	O							
	G	24,692						24,692
Bankers Life & Casualty Company	O							
	G							
Blue Cross Life Insurance Company of Canada	O	1,000				515		
	G	176,380						177,895
The Canada Life Assurance Company	O	90,653		73,798		275,231	433,012	
	G	273,591	210				1,237	1,147,732
Canadian Foresters Life Insurance Society	O							
	G				30,376			30,376
Chrysler Life Insurance Company of Canada	O							
	G	(15)						(15)
CIGNA Life Insurance Company of Canada	O							
	G							
The Citadel Life Assurance Company	O	34				1,084		
	G	(142)						976
College Retirement Equities Fund	O							
	G							
Colonia Life Insurance Company	O					2,739		
	G							2,739
Combined Insurance Company of America	O							
	G							
Commercial Union Life Assurance Company of Canada	O	(2,430)				2,035	3,950	
	G	26,762						30,317
Confederation Life Insurance Company	O	71,344		9,426		85,990	77,557	
	G	1,011,960					104,809	1,361,086
Connecticut General Life Insurance Company	O							
	G	85						85
Continental Assurance Company	O							
	G							
Co-operants, Mutual Life Insurance Society	O							
	G							
Co-operators Life Insurance Company	O	30,000				18,300	36,511	
	G	5,551						90,362
The Credit Life Insurance Company	O							
	G							

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Crown Life Insurance Company	O	6,000		3,750		17,573	15,127	
	G	78,784						121,234
CUMIS Life Insurance Company	O						2,052	
	G	142,071	15,545				4,188	163,856
Electrical Workers' Benefit Association	O							
	G							
The Empire Life Insurance Company	O	14,000		52,306		140,759	63,427	
	G	629						271,121
The Equitable Life Insurance Company of Canada	O						3,837	
	G						13,091	16,928
Financial Life Assurance Company of Canada	O							
	G							
Ford Life Insurance Company	O							
	G							
General American Life Insurance Company	O							
	G							
Gerling Global Life Insurance Company	O	84				515		
	G							599
Glacier National Life Assurance Company	O							
	G							
Globe Life Insurance Company	O	(1,168)						
	G							(1,168)
The Grand Orange Lodge of British America - Benefit Fund	O							
	G				10,788			10,788

The Great-West Life	O	258,893		35,974	162,496	245,973	
Assurance Company	G	223,600					926,936
The Imperial Life Assurance	O	164,475			409,638	591,045	
Company of Canada	G	3,750					1,168,908
Industrial-Alliance Life	O						
Insurance Company	G						
John Alden Life	O						
Insurance Company	G						
John Hancock Mutual	O					441	
Life Insurance Company	G	28					469
Knights	O						
of Columbus	G				82,601		82,601
Laurentian Life Insurance	O	1,090					
Company of Canada	G						1,090
The Laurentian Life	O						
Insurance Company Inc.	G						
Laurier Life	O	1,360			1,924		
Insurance Company	G						3,284
Life Insurance Company of	O						
North America	G						
Life Investors Insurance	O						
Company of America	G						
London Life	O	9,872	11,306	1,000	116,535	165,586	
Insurance Company	G	(11,198)	4,293			(1,049)	296,345
The Manufacturers Life	O	509,466		7,491	227,457	139,408	
Insurance Company	G	180,807					1,064,629
The Maritime Life	O	72,327		3,958	211,019	36,004	
Assurance Company	G	174,151				156,527	653,986
Massachusetts Mutual Life	O					133	
Insurance Company	G						133
Massachusetts Indemnity &	O						
Life Insurance Company	G						

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Metropolitan Life Insurance Company	O	29,252	(3,390)	35,380		35,162	62,973	
	G	49,542	2,404				25,424	236,747
Metropolitan Life Insurance Company of Canada	O							
	G							
MIC Life Insurance Corporation	O							
	G	26,320						26,320
The Mutual Life Assurance Company of Canada	O	323,532	14,200	9,624		348,329	1,723,697	
	G	53,576					35,430	2,508,388
Mutual of Omaha Insurance Company	O	10,000				43,088	38,345	
	G							91,433
NN Life Insurance Company of Canada	O							
	G						204	204
National Fidelity Life Assurance Company	O							
	G							
The National Life Assurance Company of Canada	O	4,000				7,970	4,886	
	G	49,432	2,112			50,006	546	118,952
New York Life Insurance Company	O							
	G							
New York Life Insurance Company of Canada	O							
	G							
North American Life Assurance Company	O	19,510		7,347		56,645	64,435	
	G	1,728					531	150,196
North American Life & Casualty Company	O	1,000						
	G	2,983						3,983

The North West Life Assurance Company of Canada	O							
	G							
Norwich Union Life Insurance Society	O							
	G				10,176	1,454	860	12,490
Old Republic Life Insurance Company	O							
	G							
The Order of United Commercial Travelers of America	O							
	G							
The Paul Revere Life Insurance Company of Canada	O							
	G	60						60
Pennsylvania Life Insurance Company	O							
	G					265		
Pierce National Life Insurance Company	O						627	892
	G							
Pioneer Life Assurance Company	O							
	G				85	649	158	
Provident Life and Accident Insurance Company	O							892
	G							
The Prudential Assurance Company Limited	O							
	G	7,000			22,844	7,113	30,538	
The Prudential Insurance Company of America	O	26,964	5					67,495
	G	166,055	1,017		50,562	106,693	371,146	
The Prudential Life Assurance Company of England (Canada)	O						33,961	756,403
	G							
Reliable Life Insurance Company	O							
	G							
Royal Life Insurance Company of Canada	O							
	G					2,447	1,953	
Seaboard Life Insurance Company	O							4,440
	G	32,961					173	
La Societe d'Assurance des Caisses Popularies Acadiennes	O							33,134
	G							
The Sovereign Life Insurance Company	O							
	G					4,742	1,698	
								6,440

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Standard Life Assurance Company	O	26,671		101,644		27,120	96,773	
	G							252,208
Sun Alliance and London Assurance Company (Canada)	O						53	
	G							53
Sun Alliance and London Assurance Company Limited	O	40,000				929	3,399	
	G							44,328
Sun Life Assurance Company of Canada	O	184,144		20,461		211,566	462,557	
	G	149,674					12,612	1,041,014
Teachers Insurance and Annuity Association of America	O							
	G							
Toronto Mutual Life Life Insurance	O						168	
	G							168
Transamerica Life Insurance Company of Canada	O	103,799				317	817	
	G							104,933
Transamerica Occidental Life Insurance Company	O	(1,767)				30,183		
	G	43,013						71,429
The Travelers Insurance Company	O							
	G	173						173
Union of Canada Life Insurance	O	1,571					73	
	G							1,644
UNUM Life Insurance Company	O						152	
	G							152
UNUM Life Insurance Company of America	O							
	G							

The Wawanesa Mutual Life Insurance Company	O					1,694	5,092	
	G							6,786
Westbury Canadian Life Insurance Company	O	401,658						
	G	12,611					36,584	450,853
Western Life Assurance Company	O					573	249	
	G							822
Zurich Life & Health Insurance Company of Canada	O							
	G							
Zurich Life Insurance Company of Canada	O					1,983	489	
	G							2,472
TOTALS		5,576,607	47,702	469,579	123,765	2,653,481	5,146,816	14,017,950

PROPERTY INSURANCE

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Aetna Casualty & Surety Company	13,000	13,000	100.00	20,000	(2,000)	
Affiliated FM Insurance Company	12,000			9,000		
Allendale Mutual Insurance Company	9,000			11,000		
Allstate Insurance Company						
Allstate Insurance Company of Canada	2,000			3,000		
American Bankers Insurance Company of Florida	48,000	2,000	4.16	98,000	132,000	134.69
American Home Assurance Company	632,000	(333,000)		805,000	196,000	24.34
The American Road Insurance Company						
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company	14,000			6,000		
Arkwright Mutual Insurance Company	6,000					
AXA Home Insurance Company	27,000			16,000	5,000	31.25
The Boiler Inspection and Insurance Company of Canada						
Canada Accident and Fire Assurance Company				15,000	51,000	340.00
Canada Life Casualty Insurance Company	3,000					
Canadian General Insurance Company	157,000	195,000	124.20	143,000	19,000	13.28
Canadian Group Underwriters Insurance Company						
Canadian Indemnity Company				533,000	302,000	56.66
Canadian Lawyers Insurance Association						
The Canadian Provincial Insurance Company of Canada	1,000					
The Canadian Surety Company	62,000	9,000	14.51	73,000	18,000	24.66
The Casualty Company of Canada				544,000	325,000	59.74
Century Insurance Company of Canada						
Chateau Insurance Company				6,000		
Chrysler Insurance Company						
Chequers Insurance Company						
Chubb Insurance Company of Canada	2,000			6,000		
CIGNA Insurance Company of Canada	15,000			26,000	1,000	3.85
The Citadel General Assurance Company						

Commerce Group Insurance Company				1,000		
Commerce and Industry Insurance Company of Canada				1,000		
Commercial Union Assurance Company of Canada	1,263,000	762,000	60.33	1,399,000	712,000	50.89
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	49,000			116,000		
Constitution Insurance Company of Canada	80,000	8,000	10.00	81,000	65,000	80.25
Continental Casualty Company	10,000					
The Continental Insurance Company	97,000	31,000	31.95	286,000	(4,000)	
The Continental Insurance Company of Canada	340,000	23,000	6.76	1,000		
The Contingency Insurance Company Limited						
Co-operators General Insurance Company	1,873,000	720,000	38.44	1,746,000	1,272,000	72.85
Coronation Insurance Company Limited						
Coseco Insurance Company	5,000			4,000		
CUMIS General Insurance Company	35,000	11,000	31.42	39,000	9,000	23.08
The Dominion of Canada General Insurance Company	1,690,000	1,128,000	66.74	407,000	409,000	100.49
The Dominion Insurance Corporation	2,000	1,000	50.00	2,000		
Eaton Insurance Company						
Ecclesiastical Insurance Office plc	54,000			42,000	5,000	11.90
Economical Mutual Insurance Company	312,000	79,000	25.32	299,000	(14,000)	
Elite Insurance Company	14,000	(16,000)		54,000	7,000	12.96
Employers Insurance of Wausau, A Mutual Company						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	2,000	1,000	50.00	3,000		
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company	8,000					
GAN Incendie Accidents						
The General Accident Assurance Company of Canada	555,000	401,000	72.25	442,000	124,000	28.05
General Insurance Corporation of New Brunswick	53,000	22,000	41.50	76,000	8,000	10.52
Gerling Global General Insurance Company	37,000	10,000	27.02	14,000	(4,000)	
Gibralter General Insurance Company						
Gold Circle Insurance Company					245,000	
Grain Insurance and Guarantee Company	24,000	20,000	83.33	46,000	8,000	17.39
Great American Insurance Company						
Guardian Insurance Company of Canada	651,000	188,000	28.87	485,000	192,000	39.58

PROPERTY INSURANCE (continued)

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Halifax Insurance Company	13,000	20,000	153.84	15,000	1,000	6.66
Hanover Insurance Company	1,000			1,000		
Hartford Fire Insurance Company	12,000	4,000	33.33	3,000		
Hartford Insurance Company of Canada						
Herald Insurance Company						
Highland Group Insurance Ltd.	78,073			70,460	597	.84
Home Insurance Company	11,000	10,000	90.90			
Insurance Company of North America					(2,000)	
The Insurance Corporation of Ireland Limited		(4,000)				
Jevco Insurance Company						
John Deere Insurance Company of Canada	37,000	7,000	18.91	33,000	53,000	160.60
Kansa General Insurance Company	(4,000)			10,000	13,000	130.00
Kent General Insurance Corporation	49,000	80,000	163.26	58,000	144,000	248.27
Laurentian Casualty Company of Canada	4,000			6,000		
Laurentian General, Insurance Company Inc.	21,000	(11,000)		(7,000)	(85,000)	
The Laurentian Shield Insurance Company	10,000					
Liberty Mutual Fire Insurance Company	1,000			3,000		
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London and Midland General Insurance Company	19,000	11,000	57.89	22,000	(7,000)	
Longroup Insurance Company						
Lumbermens Mutual Casualty Company						
Lumbermen's Underwriting Alliance	26,000	6,000	23.07	48,000	5,000	10.41
Markel Insurance Company of Canada	119,000	101,000	84.87	126,000	124,000	98.41
Metropolitan General Insurance Company						
Metropolitan Insurance Company						

The Mortgage Insurance Company of Canada						
Motors Insurance Corporation	1,000					
NAC Reinsurance Corporation						
New Hampshire Insurance Company	34,000	76,000	223.52	98,000	115,000	117.34
New Rotterdam Insurance Company	5,000			1,000	1,000	100.00
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	108,000			395,000	109,000	27.59
Nova Scotia General Insurance Company	250,000	332,000	132.80	228,000	65,000	28.50
Old Republic Insurance Company	1,000			1,000		
Pacific Employers Insurance Company	4,000	(1,000)				
Pafco Insurance Company Limited						
Pafco International Insurance Company						
The Personal Insurance Company of Canada	15,000	(11,000)		(1,000)		
Phoenix Assurance Company Limited				14,000	41,000	292.85
Phoenix Assurance Company of Canada						
The Phoenix Insurance Company				396,000	96,000	24.24
Portage La Prairie Mutual Insurance Company	152,000	37,000	24.34	101,000	28,000	27.72
Prince Edward Island Mutual Fire Insurance Company	5,684,735	3,790,785	66.68	5,238,550	3,014,131	57.53
Progressive Casualty Insurance Company						
Protection Mutual Insurance Company	2,000	474,000	23,700.00	2,000	(397,000)	
Prudasco Insurance Company						
Prudential of America General Insurance Company (Canada)	46,000	13,000	26.08	41,000	17,000	41.46
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	346,000	92,000	26.58	376,000	148,000	39.36
Reliance Insurance Company	4,000	2,000	50.00	5,000	(1,000)	
Royal Insurance Company of Canada	1,113,000	238,000	21.38	1,235,000	337,000	27.28
Scottish & York Insurance Co. Limited	4,000	(2,000)		8,000	(14,000)	
Seaboard Surety Company						
Seaboard Surety Company of Canada						
Security Insurance Company of Hartford						
Sentry Insurance A Mutual Company	3,000	14,000	466.66	8,000	36,000	450.00
Simcoe & Erie General Insurance Company	14,000	(1,000)		5,000	4,000	80.00
The Sovereign General Insurance Company	54,000			82,000	8,000	97.56
St. Paul Fire and Marine Insurance Company	8,000			17,000	(1,000)	

PROPERTY INSURANCE (continued)

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Stanstead and Sherbrooke Insurance Company				3,000		
Sun Alliance Insurance Company	733,000	420,000	57.29	676,000	457,000	67.60
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	682,000	159,000	23.31	117,000	16,000	13.67
Traders General Insurance Company	71,000	190,000	267.60	65,000	8,000	12.30
Trafalgar Insurance Company of Canada	1,000					
Transit Insurance Company	5,000	5,000	100.00	7,000	(7,000)	
The Travelers Indemnity Company	13,000	5,000	38.46	17,000	(1,000)	
Unifund Assurance Company	129,000	83,000	64.34	130,000	31,000	23.84
United States Fidelity and Guaranty Company	10,000	5,000	50.00	12,000	(1,000)	
United States Fire Insurance Company	5,000	10,000	200.00	3,000	11,000	366.66
USF & G Insurance Company of Canada	28,000	7,000	25.00	32,000	13,000	40.62
Utica Mutual Insurance Company	2,000	(4,000)		2,000		
Voyageur Insurance Company	3,000	5,000	166.66	1,000	1,000	100.00
Wawanesa Mutual Insurance Company	349,000	253,000	72.49	291,000	60,000	20.61
Wellington Insurance Company	787,000	1,979,000	251.46	702,000	283,000	40.31
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Idemnity Company of Canada	8,000	7,000	87.50	20,000	559,000	2,795.00
Zurich Insurance Company	244,000	13,000	5.32	135,000	45,000	33.33
TOTALS	19,466,808	11,688,774	60.28	18,741,010	9,408,131	50.20

AUTOMOBILE INSURANCE

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Aetna Casualty & Surety Company						
Allstate Insurance Company		2,000				
Allstate Insurance Company of Canada	129,000	195,000	151.16	124,000	184,000	148.38
American Bankers Insurance Company of Florida						
American Home Assurance Company				(2,000)	(32,000)	
The American Road Insurance Company	30,000			22,000		
Argonaut Insurance Company						
AXA Home Insurance Company	109,000	116,000	106.42	96,000	309,000	321.87
Canada Accident and Fire Assurance Company						
Canada Life Casualty Insurance Company				12,000	4,000	33.33
Canadian General Insurance Company	3,000	1,000	33.33			
Canadian Group Underwriters Insurance Company	390,000	362,000	92.82	329,000	608,000	184.80
Canadian Indemnity Company						
The Canadian Provincial Insurance Company of Canada				550,000	263,000	47.81
The Canadian Surety Company	4,000	4,000	100.00	2,000	3,000	150.00
Casualty Company of Canada	14,000	(5,000)		2,000	8,000	400.00
Century Insurance Company of Canada				1,547,000	917,000	59.27
Chateau Insurance Company	(1,000)			1,000		
Chequers Insurance Company						
Chrysler Insurance Company	26,000	1,000	3.84	19,000		
Chubb Insurance Company of Canada						
CIGNA Insurance Company of Canada	8,000			2,000		
The Citadel General Assurance Company		(4,000)			5,000	
Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	3,105,000	1,983,000	63.86	3,659,000	2,162,000	59.08
Commonwealth Insurance Company						
Constitution Insurance Company of Canada						
Continental Casualty Company					11,000	

AUTOMOBILE INSURANCE (continued)

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Continental Insurance Company	20,000	366,000	1,830.00	154,000	141,000	91.55
The Continental Insurance Company of Canada	100,000	49,000	49.00			
The Contingency Insurance Company Limited						
Co-operators General Insurance Company	7,015,000	6,634,000	94.56	6,467,000	5,933,000	91.74
Coronation Insurance Company Limited						
Coseco Insurance Company	8,000	13,000	162.50	14,000	21,000	150.00
CUMIS General Insurance Company	1,000			1,000		
The Dominion of Canada General Insurance Company	3,737,000	4,914,000	131.49	994,000	776,000	78.06
The Dominion Insurance Corporation						
Eaton Insurance Company						
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	985,000	1,796,000	182.33	915,000	801,000	87.54
Elite Insurance Company						
The Employers Insurance of Wausau, A Mutual Company						
Federal Insurance Company	1,000					
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	1,000				(1,000)	
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company					(1,000)	
GAN Incendie Accidents						
General Accident Assurance Company of Canada	2,244,000	1,689,000	75.26	1,212,000	914,000	75.41
General Insurance Corporation of New Brunswick	114,000	110,000	96.49	95,000	108,000	113.68
Gibraltar General Insurance Company						
Gold Circle Insurance Company					245,000	
Great American Insurance Company						
Guardian Insurance Company of Canada	1,532,000	1,655,000	108.02	1,478,000	1,747,000	118.20

The Halifax Insurance Company						
Hartford Fire Insurance Company		36,000			24,000	
Hartford Insurance Company of Canada		1,000		(1,000)		
Herald Insurance Company						
Highland Group Insurance Limited						
Home Insurance Company	22,000	121,000	550.00			
Insurance Company of North America						
The Insurance Corporation of Ireland Limited		3,000			17,000	
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company						
Kent General Insurance Corporation	578,000	484,000	83.73	364,000	343,000	94.23
Laurentian Casualty Company of Canada						
Laurentian General, Insurance Company Inc.	5,000	4,000	80.00	(16,000)		
Laurentian Shield Insurance Company						
Liberty Mutual Fire Insurance Company	18,000	(10,000)		37,000	(1,000) 21,000	56.75
Liberty Mutual Insurance Company	(1,000)	17,000		23,000	46,000	200.00
The London Assurance (Discontinuing)						
London and Midland General Insurance Company						
Longroup Insurance Company						
Lumbermens Mutual Casualty Company		143,000		1,000		
Markel Insurance Company of Canada	963,000	1,484,000	154.10	785,000	479,000	61.01
Metropolitan General Insurance Company						
Metropolitan Insurance Company						
The Mortgage Insurance Company of Canada						
Motors Insurance Corporation	114,000	19,000	16.66			
NAC Reinsurance Corporation						
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
Niagara Fire Insurance Company					(1,000)	
Non-Marine Underwriters, Members of Lloyd's, London, England	626,000	853,000	136.26	803,000	1,031,000	128.39
Nova Scotia General Insurance Company	411,000	402,000	97.81	441,000	495,000	112.24
Old Republic Insurance Company	12,000			10,000		

AUTOMOBILE INSURANCE (continued)

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Pacific Employers Insurance Company						
Pafco Insurance Company Limited						
Pafco International Insurance Company						
The Personal Insurance Company of Canada	79,000	64,000	81.01	66,000	66,000	100.00
Phoenix Assurance Company Limited				23,000	31,000	134.78
Phoenix Assurance Company of Canada						
The Phoenix Insurance Company						
Portage La Prairie Mutual Insurance Company	769,000	639,000	83.09	711,000	732,000	102.95
Progressive Casualty Insurance Company						
Prudasco Assurance Company						
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	556,000	385,000	69.24	562,000	524,000	93.23
Prudential of America General Insurance Company (Canada)	168,000	114,000	67.85	113,000	200,000	176.99
Reliance Insurance Company						
Royal Insurance Company of Canada	4,233,000	1,326,000	31.32	1,700,000	1,707,000	100.41
Scottish & York Insurance Co. Limited	93,000	32,000	34.30		15,000	
Security Insurance Company of Hartford						
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	2,000			11,000		
The Sovereign General Insurance Company	14,000	1,000	7.14	8,000	36,000	450.00
St. Paul Fire and Marine Insurance Company						
Sun Alliance Insurance Company	731,000	668,000	91.38	696,000	585,000	84.05
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	767,000	327,000	42.63	269,000	499,000	185.50
Traders General Insurance Company	178,000	474,000	266.29	150,000	276,000	184.00
Trafalgar Insurance Company of Canada	2,000	1,000	50.00		1,000	

Transit Insurance Company	19,000	13,000	68.42	27,000	(2,000)	
Transport Insurance Company		(1,000)				
Travelers Indemnity Company	17,000				1,000	
Underwriters Insurance Company						
Unifund Assurance Company						
United States Fidelity and Guaranty Company	622,000	613,000	98.55	502,000	381,000	75.89
United States Fire Insurance Company						
USF & G Insurance Company of Canada						
Utica Mutual Insurance Company	4,000	1,000	25.00	7,000	1,000	14.28
The Wawanesa Mutual Insurance Company	1,687,000	1,636,000	96.97	1,188,000	1,052,000	88.55
Wellington Insurance Company	1,358,000	1,095,000	80.63	1,130,000	929,000	82.21
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Idemnity Company of Canada	2,000	(5,000)		1,000	7,000	700.00
Zurich Insurance Company	45,000	8,000	17.77	8,000		
TOTALS	33,669,000	30,829,000	91.56	27,312,000	24,621,000	90.14

ACCIDENT AND SICKNESS INSURANCE

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada	6,175			172		
ACTRA Fraternal Benefit Society	2,371					
The Aetna Casualty & Surety Company						
Aetna Life Insurance Company		1,766			2,346	
Aetna Life Insurance Company of Canada	125,557	193,674	154.25	130,096	169,505	130.29
Alexander Hamilton Life Insurance Company of Canada	80,815	79,003	97.75	50,666	48,477	95.67
Allstate Insurance Company						
Allstate Insurance Company of Canada	24,000			25,000	50,000	200.00
Allstate Life Insurance Company of Canada	34,723	(17,498)		38,328	50,573	131.94
American Bankers Insurance Company of Florida	11,000	3,000	27.27	9,000		
American Bankers Life Assurance Company of Florida	253	323	127.66	81		
American Home Assurance Company	2,000	(21,000)		1,000	1,000	100.00
American Income Life Insurance Company						
American Life Insurance Company	9,604	18,119	18.87	704		
AMEX Life Assurance Company	15	6	40.00	12	(1,000)	
Argonaut Insurance Company						
Assumption Mutual Life Insurance Company	26,586			16,549		
Avemco Insurance Company						
AXA Home Insurance Company						
Balboa Life Insurance Company						
Bankers Life & Casualty Company						
Blue Cross of Atlantic Canada	8,930,579	8,018,000	89.78	8,130,553	6,884,134	84.66
Blue Cross Life Insurance Company of Canada	386,634	166,622	43.00	260,926	237,902	91.17
British Aviation Insurance Company Limited						
The Canada Life Assurance Company	658,202	580,539	88.20	368,508	248,803	67.51
Canada Life Casualty Insurance Company						
Canadian General Life Insurance Company				169,223	177,256	104.74
Canadian Group Underwriters Insurance Company						
Canadian Provincial Insurance Company of Canada						

The Canadian Surety Company						
Century Insurance Company of Canada				4,000		
Chateau Insurance Company						
Chrysler Insurance Company						
Chrysler Life Insurance Company of Canada						
Chubb Insurance Company of Canada		(181)		866	32	3.69
CIGNA Insurance Company of Canada						
CIGNA Life Insurance Company of Canada		215,954				
The Citadel General Assurance Company				1,198	(3,140)	
The Citadel Life Assurance Company	472,000	144,000	30.50	420,000	128,000	30.47
Colonial Life Insurance Company	30,242	13,189	43.61	7,779	5,378	69.13
Combined Insurance Company of America						
The Commerce Group Insurance Company	582,480	239,749	41.16	566,391	230,943	40.77
Commerce and Industry Insurance Company of Canada	1,000			1,000	2,000	200.00
Commercial Travelers Mutual Insurance Company	1,627	5,902	362.75			
Commercial Union Assurance Company of Canada	2,000	2,000	100.00	7,000	2,000	28.57
Commercial Union Life Assurance Company of Canada	33,110	2,480	7.49			
Commonwealth Insurance Company						
Confederation Life Insurance Company	2,418,622	337,264	13.94			
Connecticut General Life Insurance Company	8,791	1,278	14.53	3,743	(2,167)	
Constellation Assurance Company	313,650	214,107	68.26	278,165	122,898	44.21
Constitution Insurance Company of Canada						
Continental Assurance Company						
Continental Casualty Company						
The Continental Insurance Company						
The Continental Insurance Company of Canada						
Contingency Insurance Company Limited				9,000		
Co-operants, Mutual Life Insurance Society						
Co-operators General Insurance Company						
Co-operators Life Insurance Company	50,000	32,000	64.00	84,000	67,000	79.76
Coronation Insurance Company Limited	220,281	148,849	67.57	184,277	105,787	57.40
The Credit Life Insurance Company						
Crown Life Insurance Company						
CUMIS General Insurance Company	203,736	126,403	62.04	50,490	36,694	72.67
CUMIS Life Insurance Company	10,000	1,000	10.00			
	432,403	122,880	28.41	378,357	80,074	21.16
The Dominion of Canada General Insurance Company						
The Dominion Insurance Corporation						
Eaton Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Economical Mutual Insurance Company	4,000			4,000	1,000	25.00
Elite Insurance Company						
The Empire Life Insurance Company	18,283	10,408	56.92	12,308	7,792	63.30
Employers Insurance of Wausau, A Mutual Company						
Equitable Life Insurance Company of Canada	11,934	11,946	100.10			
Financial Life Assurance Company of Canada						
First North American Insurance Company	11,881	(561)		32,815	29,241	89.10
Ford Life Insurance Company	480	3,054	636.25	642		
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company						
General Accident Assurance Company of Canada						
General American Life Insurance Company						
Gerling Global Life Insurance Company						
Glacier National Life Assurance Company	28	7	25.00	23	3	13.04
Globe Life Insurance Company						
Great American Insurance Company						
The Great-West Life Assurance Company	637,101	486,885	76.42	505,978	351,643	69.49
Guardian Insurance Company of Canada	35,000			12,000		
The Halifax Insurance Company						
Hartford Fire Insurance Company						
Hartford Insurance Company of Canada						
Herald Insurance Company						
The Imperial Life Assurance Company of Canada	171,306	116,026	67.73	190,075	180,105	94.75
Industrial-Alliance Life Insurance Company	32,327					
Insurance Company of North America						

John Alden Life Insurance Company						
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	25					
Knights of Columbus						
Laurentian Casualty Company of Canada						
Laurentian General, Insurance Company Inc.					20,000	
Laurentian Life Insurance Company of Canada	40,143	2,120	5.28	19,081	420	2.20
The Laurentian Life Insurance Company Inc.	148,326					
Laurentian Shield Insurance Company						
Laurier Life Insurance Company	295	40	13.55	1		
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
Life Insurance Company of North America	147	188	127.89	51		
Life Investors Insurance Company of America	20	2	10.00			
The London Assurance (Discontinuing)						
London Life Insurance Company	233,063	400,376	171.18	230,985	332,896	144.12
London and Midland General Insurance Company	133,000	85,000	63.90	138,000	65,000	47.10
Longroup Insurance Company						
Lumbermen's Mutual Casualty Company						
The Manufacturers Life Insurance Company	191,174	185,127	96.83	186,035	140,496	75.52
The Maritime Life Assurance Company	975,964	717,861	73.55	718,674	530,032	76.53
Markel Insurance Company of Canada						
Massachusetts Indemnity & Life Insurance Company	23,840			6,283		
Metropolitan General Insurance Company						
Metropolitan Insurance Company						
Metropolitan Life Insurance Company	111,912	123,001	109.90	99,251	71,651	72.19
Metropolitan Life Insurance Company of Canada						
MIC Life Insurance Corporation				10	11	110.00
The Mutual Life Assurance Company of Canada	991,476	1,149,471	115.93	736,756	829,299	112.56
Mutual of Omaha Insurance Company	641,969	267,888	41.72	627,627	374,291	59.63
NAC Reinsurance Corporation						
NN Life Insurance Company	230					
National Fidelity Life Assurance Company	5,294			5,448		
The National Life Assurance Company of Canada	42,503	186,323	438.37	63,250	375,354	593.44
New Hampshire Insurance Company						
New Rotterdam Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
New York Life Insurance Company						
New York Life Insurance Company of Canada				2,219	7,045	317.48
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	4,000	4,000	100.00	49,000	12,000	24.49
North American Life Assurance Company	12,112	67,434	556.75	15,362	37,730	245.60
North American Life and Casualty Company						
The North West Life Assurance Company of Canada						
Old Republic Life Insurance Company						
The Order of United Commerical Travelers of America	2,278					
Pacific Employers Insurance Company						
Pafco Insurance Company Limited						
Pafco International Insurance Company	3,000	20,000	666.66			
The Paul Revere Life Insurance Company	100,069	163,904	163.79	77,085	38,965	50.54
Pennsylvania Life Insurance Company	180,657	133,723	74.02	226,906	(8,222)	
The Personal Insurance Company of Canada						
Phoenix Assurance Company Limited						
Phoenix Assurance Company of Canada						
Pioneer Life Assurance Company	984					
Provident Life and Accident Insurance Company		676				
Prudasco Insurance Company						
The Prudential Assurance Company of England, Property and Casualty (Canada)						
The Prudential Assurance Company Limited	7,369			6,090	6	0.09
The Prudential Insurance Company of America	550,402	764,738	138.94	265,859	379,919	142.90
The Prudential Life Assurance Company of England (Canada)						
Reliable Life Insurance Company	84,447	18,723	22.17	70,370	19,015	27.02
Reliance Insurance Company						
Royal Insurance Company of Canada	1,000			1,000	(1,000)	

Safeguard Life Assurance Company	11,129			9,100	7,559	83.06
Scottish & York Insurance Co. Limited						
Seaboard Life Insurance Company	354,120	69,666	19.67	255,156	50,726	19.88
Security Insurance Company of Hartford						
The Sovereign General Insurance Company	7,000					
Sovereign Life Insurance Company						
St. Paul Fire and Marine Insurance Company						
The Standard Life Assurance Company						
Sun Alliance Insurance Company						
Sun Life Assurance Company of Canada	1,583,895	3,078,308	194.35	687,792	2,329,215	337.19
Teachers Insurance and Annuity Association of America						
The Tokio Marine & Fire Insurance Company Limited	354,120	69,666	19.67			
Toronto Mutual Life Insurance Company				265		
Traders General Insurance Company						
Transamerica Life Insurance Company of Canada						
Transamerica Occidental Life Insurance Company	5,420	36,393	671.45	207,504	7,146	3.44
Transport Insurance Company						
The Travellers Indemnity Company						
The Travelers Insurance Company	4,047	8,009	197.89	3,792	13,272	350.00
Unifund Assurance Company						
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
UNUM Life Insurance Company	5,688			93		
UNUM Life Insurance Company of America						
USF & G Insurance Company of Canada						
Utica Mutual Insurance Company						
Voyageur Insurance Company				68,000	6,000	8.82
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company						
Wellington Insurance Company						
Westbury Canadian Life Insurance Company	260,662	209,545	80.38	67,702	31,053	45.86
The Western Life Insurance Company				318		
Zurich Idemnity Company of Canada	10,000	14,000	140.00			
Zurich Insurance Company						
Zurich Life & Health Insurance Company of Canada	32,588	34,978	107.33	38,958	44,695	114.72
Zurich Life Insurance Company of Canada	36,745	26,417	71.89	73,123	54,564	74.62
TOTALS	22,795,471	19,027,475	83.47	16,917,566	14,979,962	88.54

ALL CLASSES OF INSURANCE

(Excepting Life, Property, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty & Surety Company						
Affiliated FM Insurance Company	1,000			5,000		
Allendale Mutual Insurance Company						
Allstate Insurance Company	1,000			1,000		
Allstate Insurance Company of Canada						
Alta Surety Company						
American Bankers Insurance Company of Florida				8,000		
American Home Assurance Company						
The American Road Insurance Company	667,000	612,000	91.75	628,000	1,000 (531,000)	
Argonaut Insurance Company (Discontinuing)						
Arkwright Mutual Insurance Company						
Avemco Insurance Company	2,000			2,000		
AXA Home Insurance Company	11,000			12,000	1,000	
	6,000			4,000		
The Boiler Inspection and Insurance Company of Canada	61,000	9,000	14.75	81,000	(2,000)	
The British Aviation and Insurance Company Limited	17,000			4,000		
Canada Life Casualty Insurance Company						
Canadian General Insurance Company						
Canadian Group Underwriters Insurance Company	62,000	52,000	83.87	90,000	23,000	25.55
Canadian Indemnity Company						
Canadian Lawyers Insurance Association				12,000	428,000	3,566.67
The Canadian Provincial Insurance Company	170,000	125,000	73.52			
Canadian Provincial Insurance Company of Canada				172,000		
The Canadian Surety Company	173,000	33,000	19.07			
Century Insurance Company of Canada	159,000	(3,000)		201,000	22,000	10.94
Chateau Insurance Company					1,000	

Chicago Title Insurance Company	1,000					
Chrysler Insurance Company						
Chequers Insurance Company						
Chubb Insurance Company of Canada	13,000	3,000	23.07	1,000		
CIGNA Insurance Company of Canada	52,000			100,000	42,000	42.00
The Citadel General Assurance Company	7,000			43,000	35,000	81.39
The Commerce Group Insurance Company		168,000				
Commerce and Industry Insurance Company of Canada	6,000					
Commercial Union Assurance Company plc						
Commercial Union Assurance Company of Canada	335,000	177,000	52.83	387,000	103,000	26.61
Commonwealth Insurance Company	76,000	254,000	334.21	64,000	(3,000)	
Constitution Insurance Company of Canada	20,000	116,000	580.00	6,000	(1,000)	
Continental Casualty Company	10,000	(3,000)		(41,000)		
The Continental Insurance Company	36,000	(6,000)		95,000	(80,000)	
The Continental Insurance Company of Canada	29,000	10,000	34.48	28,000	12,000	42.85
The Contingency Insurance Company Limited						
Co-operators General Insurance Company	364,000	214,000	58.79	307,000	129,000	42.01
Coronation Insurance Company Limited	38,000	1,000	2.63	14,000		
Coseco Insurance Company						
CUMIS General Insurance Company	37,000			30,000	(2,000)	
The Dominion of Canada General Insurance Company	230,000	22,000	9.56	36,000	(5,000)	
The Dominion Insurance Corporation	1,000			1,000		
Eagle Star Insurance Company Limited	2,000	1,000	50.00	5,000	1,000	20.00
Eaton Insurance Company						
Ecclesiastical Insurance Office plc	6,000	2,000	33.33	4,000	1,000	25.00
Economical Mutual Insurance Company	48,000			44,000	6,000	13.63
Elite Insurance Company	3,000	41,000	1,366.00	7,000	38,000	542.85
Employers Insurance of Wausau A Mutual Company				39,000	2,000	5.12
Employers Reinsurance Corporation	60,000	22,000	36.66	61,000	18,000	29.50
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company						
Foremost Insurance Company, Grand Rapids, Michigan	1,000			1,000		
GAN Canada Insurance Company						
GAN Incendie Accidents	17,000	18,000	105.88	5,000	4,000	80.00
General Accident Assurance Company of Canada						
General Insurance Corporation of New Brunswick	90,000	(23,000)		76,000	13,000	17.10
	17,000	9,000	52.94	37,000	1,000	2.70

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Property, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Gibraltar General Insurance Company						
Grain Insurance and Guarantee Company	27,000			6,000	1,000	16.66
Great American Insurance Company						
Guarantee Company of North America	111,000	149,000	134.23	139,000		
Guardian Insurance Company of Canada	616,000	1,480,000	240.25	2,687,000	677,000	25.19
The Halifax Insurance Company	6,000	2,000	33.33	6,000	46,000	766.66
Hartford Fire Insurance Company						
Hartford Insurance Company of Canada						
Herald Insurance Company						
Home Insurance Company	3,000					
Insurance Company of North America						
The Insurance Corporation of Ireland Limited						
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company	2,000	39,000	1,950.00	3,000	243,000	8,100.00
Kent General Insurance Corporation	4,000	1,000	25.00	2,000		
Laurentian Casualty Company of Canada	1,000				7,000	
Laurentian General, Insurance Company Inc.	10,000					
Laurentian Shield Insurance Company	2,000					
Liberty Mutual Fire Insurance Company	2,000			1,000		
Liberty Mutual Insurance Company	5,000			20,000		
The London Assurance Company (Discontinuing)						

London and Midland General Insurance Company						
Longroup Insurance Company						
Lumbermens Mutual Casualty Company	2,000	(3,000)			3,000	
Markel Insurance Company of Canada	10,000			10,000		
Metropolitan General Insurance Company						
Metropolitan Insurance Company	(118,000)	1,000		1,000	1,000	100.00
Metropolitan Life Insurance Company				99,251	71,651	72.19
The Mortgage Insurance Company of Canada	269,000	(6,000)		275,000	(3,000)	
Motors Insurance Corporation	33,000	19,000	57.57	63,000	50,000	79.36
NAC Reinsurance Corporation						
New Hampshire Insurance Company	76,000	125,000	161.47	60,000	44,000	73.33
New Rotterdam Insurance Company	17,000	16,000	94.11	14,000	13,000	92.85
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	5,000	(5,000)		(17,000)	23,000	
Nova Scotia General Insurance Company						
Pacific Employers Insurance Company						
Pafco Insurance Company Limited				1,000	1,000	100.00
Pafco International Insurance Company						
The Personal Insurance Company Limited				2,000		
Phoenix Assurance Company Limited						
Phoenix Assurance Company of Canada						
Phoenix Insurance Company				58,000	10,000	17.24
Portage La Prairie Mutual Insurance Company	9,000	17,000	188.88	7,000	(6,000)	
Progressive Casualty Insurance Company						
Prudasco Assurance Company						
The Prudential Assurance Company of England Property and Casualty (Canada)						
Prudential Assurance Company Limited	133,000	16,000	12.03	115,000	62,000	53.91
Prudential of America General Insurance Company (Canada)						
Reliance Insurance Company	53,000	27,000	50.94	1,000		
Royal Insurance Company of Canada	1,588,000	326,000	20.52	510,000	184,000	36.07
Scottish & York Insurance Co. Limited	47,000	21,000	44.68	71,000	(2,000)	
Seaboard Surety Company						
Seaboard Surety Company of Canada						

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Property, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1989			1988		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Security Insurance Company of Hartford						
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	184,000	(56,000)		117,000	(34,000)	
The Sovereign General Insurance Company	22,000	9,000	40.90	12,000	1,000	8.33
St. Paul Fire and Marine Insurance Company	4,000			6,000	22,000	366.66
Stewart Title Guaranty Company						
Sun Alliance Insurance Company	162,000	49,000	30.24	183,000	(50,000)	
Sun Life Assurance Company of Canada						
Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	184,000	36,000	19.56	74,000	19,000	25.67
Traders General Insurance Company	28,000	51,000	182.14	41,000	10,000	24.39
Trafalgar Insurance Company of Canada	65,000	12,000	18.46	64,000		
Transit Insurance Company						
Transport Insurance Company						
The Travelers Indemnity Company	4,000			6,000	1,000	16.66
Underwriters Insurance Company						
Unifund Assurance Company						
United States Fidelity and Guaranty Company	3,000			4,000		
United States Fire Insurance Company	1,000	1,000	100.00		(16,000)	
USF & G Insurance Company of Canada	6,000	14,000	233.33	(6,000)	50,000	
Utica Mutual Insurance Company						
Wawanesa Mutual Insurance Company	32,000	53,000	165.62	26,000	(14,000)	
Wellington Insurance Company	145,000	31,000	21.37	129,000	30,000	23.25
Western Surety Company				1,000		

The Yasuda Fire and Marine Insurance Company Limited						
Zurich Indemnity Company of Canada		54,000		5,000		
Zurich Insurance Company	98,000	46,000	46.93	39,000	9,000	23.07
TOTALS	6,670,000	4,379,000	65.65	7,448,000	2,630,651	35.32

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE AGENTS

Charlottetown
Prince Edward Island
December 31, 1989

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1990, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the Company for which each is authorized to transact business is also shown.)

AITKEN, David	Lower Montague	Sun Alliance & London Assurance Company Limited		L
		Glen MacKinnon & Son Ltd.		FAS
ALLEN, Carole	Murray River	Glen MacKinnon & Son Ltd.		FAS
ANDREWS, Robert	Cornwall	Hyndman & Company, Limited		FA
ARSENAULT, Gerald	Wellington Station	Imperial Life Assurance Company of Canada		LS
ARSENAULT, Lori	Montague	Staples Quality Travel	(Restricted)	Travel
ARSENAULT, Roger J.	Wellington	The Co-operators		LFAS
ARSENAULT, Tracey	Charlottetown	Staples Quality Travel	(Restricted)	Travel
ATKINSON, Earle N.	Summerside	Great-West Life Assurance Company		L
BAGLOLE, Allen W.	Bunbury	The Prudential Insurance Company of America		LS
		Prudential of America General Insurance Company (Canada)		FA
BANKS, Tom L.	Summerside	Prudential Insurance Company of America		LS
		Prudential of America General Insurance Company (Canada)		FA
BARBOUR, Hilton	Alberton	E. M. Nicholson Ltd.		FA
BEAIRSTO, W. B. Jr.	Kensington	W. B. Beairsto Inc.		FAS
BERRIGAN, Larry B.	Charlottetown	The Maritime Life Assurance Company (Terminated)		L
		Pennsylvania Life Insurance Company		S
BLANCHARD, Gordon	Charlottetown	H. L. Sear Insurance Ltd.		FA
BRIDGES, Vance	Summerside	Variety Tours Inc.	(Restricted)	Travel
BUELL, Joseph R.	Charlottetown R.R.1	The Maritime Life Assurance Company		LS
		Pennsylvania Life Insurance Company		S
BURKE, Michael	Charlottetown	Prudential Insurance Company of America		LS
		Prudential of America General Insurance Company (Canada)		FA
BURNS, Robert M.	Cornwall	Combined Insurance Company of America (Terminated)		S
CALLAGHAN, Louis	Cardigan	Hyndman & Cooper Ltd.		LS
CAMPBELL, George	Kensington	Mutual of Omaha Insurance Company		LS
CAMPBELL, Marjorie	Kilmuir	Prince Edward Island Mutual Fire Insurance Company		F
CANFIELD, Donald	Crapaud R.R.2	Bennett Carr Insurance Ltd.		FA
		Glacier National Life Assurance Company		LS
CARR, H. Bennett	West Royalty	Sun Life Assurance Company of Canada		LS
		Bennett Carr Insurance Ltd.		FA

CARR, Darke	West Royalty	Bennett Carr Insurance Ltd.	FA
CARR, M. Jean	West Royalty	Bennett Carr Insurance Ltd.	FA
CARRUTHERS, Robert S.	Kensington	Charlie Cooke Insurance Agency Ltd.	A
CHEVERIE, Winston L.	Charlottetown	Great-West Life Assurance Company	LS
CLARK, Brian	Cornwall R.R.	Don L. Clark Inc.	FA
CLARK, Don L.	Kensington	Don L. Clark Inc.	FA
		Prince Edward Island Mutual Fire Insurance Company	F
CLARK, Walter	Kensington	Don L. Clark Inc.	FA
CLARKE, Blair N.	Sherwood	The Mutual Life Assurance Company of Canada	LS
COFFIN, J. Ross	Fortune Bridge	The Co-operators	LFAS
COFFIN, Verna	Charlottetown	Bennett Carr Insurance Ltd.	FA
COLES, Daniel E.	Winsloe South	Imperial Life Assurance Company of Canada	LS
COMPTON, George H.	Belfast R.R.1	Hyndman & Company, Limited	FA
CONNOLLY, Stephen B.	Charlottetown	Sun Life Assurance Company of Canada	LS
COOKE, Charles C.	Charlottetown	Transamerica Occidental Life Insurance Company	L
		Charlie Cooke Insurance Agency Ltd.	FAS
COOKE, Gordon S.	Sherwood	Charlie Cooke Insurance Agency Ltd.	FA
COOKE, Jeff	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FAS
COOKE, Shelly	Sherwood	Charlie Cooke Insurance Agency Ltd.	FAS
COOPER, W. Cyril	Charlottetown	Hyndman and Cooper Ltd.	LS
CORMIER, George P.	Victoria Cross	The Maritime Life Assurance Company	L
CRAIG, Blake L. E.	Summerside	Economical Mutual Insurance Company	FA
		Sun Alliance & London Assurance Company Limited	LS
CRAIG, Dale, D.	Summerside	Mutual of Omaha Insurance Company (Terminated)	LS
CRANE, Marie	Mount Stewart R.R.5	A. E. Underhay Insurance Ltd.	FAS
CURLEY, Kevin G.	Sherwood	Maritime Life Assurance Company	LS
		Sealand Insurance Services Limited	FA
CURRIE, Winston	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
		W. D. Young Ltd.	FAS
DAY, Audrey	St. Eleanor's	W. D. Young Ltd.	FAS
DAY, Ivan	St. Eleanor's	Sun Alliance & London Assurance Company Limited	L
		The Mutual Life Assurance Company of Canada	LS
DENNIS, Barry L.	New London	Great-West Life Assurance Company	L
DEVINE, J. Edward (Ebbie)	Charlottetown	Laurier Life Insurance Company	LS
DICKSON, Alan G.	Charlottetown	Colonia Life Insurance Company	LS
DIXON, Garth E.	Souris	The Prudential Insurance Company of America (Terminated)	LS
DOUCETTE, Bernard M.	Charlottetown	Prudential General Insurance Company (Canada) (Terminated)	FA
		The Standard Life Assurance Company	LS
DOUGAY, Lawson	Borden	Imperial Life Assurance Company of Canada	LS
DOUGAY, Nelson J.	Cornwall	The Wawanesa Mutual Life Insurance Company	LS
DOUGHART, Ian F.	Kensington R.R.2	Commercial Union Assurance Company of Canada	FA
DOWNE, Micheline	St. Peters R.R.2	The Co-operators	LFAS
DRANE, Joseph D.	Kinross	The Co-operators	LFS
DRISCOLL, Wilfred J.	Charlottetown	Blue Cross Life Insurance Company of Canada	L
DUFFY, John J.	Charlottetown		

DUGGAN, James D.	Kensington	Hyndman and Cooper Ltd.	LS
		Hyndman & Company, Limited	FA
DYMENT, K. Earle	Summerside	Imperial Life Assurance Company of Canada	LS
ESSERY, Huguette M.	Alberton R.R.1	The Mututal Life Assurance Company of Canada	LS
FADER, Gary	Charlottetown R.R.5	Pennsylvania Life Insurance Company	S
		The Maritime Life Assurance Company	LS
FENTON, Norman A.	Summerside	Zurich Life Insurance Company of Canada	LS
FENTON, Rachel M.	Summerside	NN Life Insurance Company of Canada	LS
FITZPATRICK, Margaret	Charlottetown	Co-operators General Insurance Company	FA
FRAHAR, George J.	Cornwall	The Co-operators	LFAS
FULL, Dorothy	Charlottetown	Hyndman & Company, Limited	FAS
FULL, Gordon S.	Charlottetown	Hyndman & Company, Limited	FAS
GALLANT, Brent T.	Summerside	The Canada Life Assurance Company	LS
GALLANT Michael J.	Alberton	The Mutual Life Assurance Company of Canada	LS
GALLANT, Valerie	Marshfield	Charlie Cooke Insurance Agency Ltd.	FA
GALLIE, David A. H.	Charlottetown	The Prudential Insurance Company of America (Terminated)	LS
		Prudential of America General Insurance Company (Canada) (Terminated)	FA
GARVEY, Thomas P.	Charlottetown R.R.5	The Maritime Life Assurance Company	LS
		Pennsylvania Life Insurance Company	S
GAUDET, James J.	Charlottetown	Sun Life Assurance Company of Canada	LS
GETSON, Wayne	Cornwall	Mutual of Omaha Insurance Company (Terminated)	LS
GORDON, Anita	Cardigan R.R.6	A. E. Underhay Insurance Ltd.	FAS
GORRILL, Keith R.	O'Leary R.R.2	The Co-operators	LFAS
GRADY, James	Summerside	R. E. Ellis & Son Limited	LFAS
GRANT, Edward D.	North Wiltshire R.R.1	Imperial Life Assurance Company of Canada	LS
GRIERSON, Leonard	Belle River R.R.1	American Life Insurance Company	S
		Glacier National Life Assurance Company	S
GRIFFIN, Roy F.	Montague	The Mutual Life Assurance Company of Canada	LS
GRZEGORZEK, W. A.	Charlottetown	Combined Insurance Company of America (Terminated)	S
HAWBOLT, Edith	Morell	Commercial Union Assurance Company of Canada	FA
HAWES, Orrin P.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HICKEY, Ronald G.	Summerside	R. E. Ellis & Son Limited	FAS
HICKOX, Roger F.	Charlottetown	H. L. Sear Insurance Ltd.	FA
HOGAN, James T.	Charlottetown	The Great-West Life Assurance Company	L
HONSBERGER, James A.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HOOKEY, Leonard	Charlottetown	The Co-operators	LFAS
HOOPER, Reginald J.	Charlottetown	Knights of Columbus	L
HORNE, Theresa A.	Charlottetown	Intra Travel (Restricted)	Travel
HOWATT, Nancy R.	Crapaud	Unifund Assurance Company	FA
HUESTIS, Robert F.	Cornwall	Mutual of Omaha Insurance Company	LS

HYNDMAN, Frederick E.	Charlottetown	Hyndman & Company, Limited		FAS
		Hyndman and Cooper Ltd.		L
INGS, J. Darren	Charlottetown	Prudential Insurance Company of America		LS
INGS, harley	Sherwood	Prudential Insurance Company of America		LS
IVES, Stewart G.	Charlottetown	Hyndman and Cooper Ltd.		LS
JAMES, Bruce	Montague	Combined Insurance Company of America		S
JAMIESON, Andrew	Charlottetown	All Can Travel Inc.	(Restricted)	Travel
JAMIESON, Flora	Montague	Charlie Cooke Insurance Agency Ltd.		FA
JOHN, Haveli R.	Charlottetown	Sun Life Assurance Company of Canada		LS
JOHNSTON, Peter	Kinlock	Prince Edward Island Mutual Fire Insurance Company		F
KEENAN, Jack A.	Charlottetown	Sun Life Assurance Company of Canada		LS
KELLY, Charlotte	Charlottetown	Staples Quality Travel	(Restricted)	Travel
KELLY, Patrick J.	Sherwood	The Canada Life Assurance Company		LS
KICKHAM, Thomas	Souris	Prince Edward Island Mutual Fire Insurance Company		F
KILLEEN, Patricia	Summerside	Combined Insurance Company of America		S
KIMPTON, Marilyn	Souris	A. E. Underhay Insurance Ltd.		LS
LAMBE, Andrew L.	Charlottetown	The Mutual Life Assurance Company of Canada		LS
LANDRY, Donald J.	Tignish	The Co-operators		LFAS
LANDRY, Geraldine M.	Tignish R.R.	The Co-operators		FAS
LAPORTE, Larry	Cornwall	Hyndman & Company, Limited		FAS
LARSEN, Linda	Charlottetown	Staples Quality Travel	(Restricted)	Travel
LAWLESS, Joseph V.	Summerside	Sun Life Assurance Company of Canada		LS
LEARD, Allan L.	Cornwall R.R.4	The Mutual Life Assurance Company of Canada		LS
LEE, William C.	Charlottetown	Combined Insurance Company of America (Terminated)		S
LING, Victor S.	Charlottetown	The Empire Life Insurance Company		L
LLEWELLYN, Arnold A.	Parkdale	Sun Alliance and London Assurance Company Limited		L
MACADAM, David	Morell	Prince Edward Island Mututal Fire Insurance Company		F
MACARTHUR, Betty J.	Sherwood	Combined Insurance Company of America		S
MACDONALD, Bonnie	Souris	Commercial Union Assurance Company of Canada		FA
MACDONALD, Earle	Borden R.R.1	Hyndman & Company, Limited		FA
MACDONALD, G. Bernard	Vernon Bridge	Blue Cross Life Insurance Company of Canada		L
MACDONALD, George P.	Souris	Standard Life Assurance Company		LS
MACDONALD, Laverne	Sherwood	H. L. Sear Insurance Ltd.		FA
MACDONALD, Marven	Charlottetown	H. L. Sear Insurance Ltd.		FA
MACDONALD, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company		F
MACDONALD, R. Elmer	Borden R.R.1	Hyndman & Cooper Ltd.		LS
MACDONALD, Victor F.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.		FA
		Confederation Life Insurance Company		L
MACDONALD, Wally	Bunbury	The Prudential Insurance Company of America (Terminated)		LS
		Prudential of America General Insurance Company (Canada) (Terminated)		FA

MACDOUGALL, Allan V.	St. Louis	Maritime Life Assurance Company	L
		Sea-land Insurance Consultants Limited	FAS
MACDOUGALL, Peter F.	Cornwall	London Life Insurance Comapny	LS
MACFADYEN, Miller	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MACINTYRE, Don A.	Charlottetown	Imperial Life Assurance Company of Canada	LS
MACINTYRE, Joseph A.	Summerside	Imperial Life Assurance Company of Canada	LS
MACKAY, Audra	Murray River	Glen MacKinnon & Son Ltd.	FAS
MACKINNON, Cyril G.	Murray River	Glen MacKinnon & Son Ltd.	FAS
		Canadian General Life Insurance Company	L
MACKINNON, Glen	Murray River	Glen MacKinnon & Son Ltd.	FAS
MACKINNON, John David	Cornwall	The Mutual Life Assurance Company of Canada	LS
MACLAUCHLAN, Harvey	Milton	Mutual of Omaha Insurance Company	LS
MACLEOD, Allan	Charlottetown	Hyndman & Company, Limited	FA
MACLEOD, Donald L.	Kensington	Sun Life Assurance Company of Canada	LS
MACLEOD, James	East Royalty	Combined Insurance Company of America	S
MACLURE, Errol	Montague	Hyndman and Company, Limited	FA
MACMURDO, Wallace E.	St. Eleanor's	The Canada Life Assurance Company	LS
MACNEILL, Chester D.	Sherwood	Colonia Life Insurance Company	LS
MACNEILL, J. George	Summerside	Imperial Life Assurance Company of Canada	LS
MACNEILL, Wayne R. J.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MACPHAIL, William	Cornwall	Mutual of Omaha Insurance Company	LS
MACPHEE, Garth N.	Cornwall	Hyndman and Cooper Ltd.	LS
		Hyndman & Company, Limited	FA
MACWILLIAMS, Paul D.	Summerside	Imperial Life Assurance Company of Canada	LS
MCALEER, J. Wilfred	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MCALEER, John W.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MCCLOSKEY, James J.	Charlottetown	Imperial Life Assurance Company of Canada	LS
MCCLOSKEY, James W.	Souris West	The Mutual Life Assurance Company of Canada	LS
MCGEE, Terry J.	Mt. Stewart	Hyndman and Cooper Ltd.	LS
MCGUIRE, William P.	Charlottetown	Commercial Union Life Assurance Company of Canada	L
		H. L. Sear Insurance Ltd.	FA
MCINNIS, Danny	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MCINNIS, David A.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MCINNIS, Wilbert C.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MCKENNA, David W.	Summerside	Sun Life Assurance Company of Canada	LS
MCLELLAN, Jeff A.	Summerside	Imperial Life Assurance Company of Canada	LS
MCMAHON, Patrick N.	Summerside	Imperial Life Assurance Company of Canada	LS
		Mutual of Omaha Insurance Company (Terminated)	LS
MCMURRER, Leonard J.	Bunbury	Colonia Life Insurance Company	LS
MCNAB, Frank	Charlottetown	Hyndman & Company, Limited	FA
MASON, Diane	Charlottetown	Eaton's Travel (Restricted)	Travel
MATHESON, Mabel M.	Charlottetown	Sovereign Life Insurance Company	L
MILL, Nancy	Borden	E. E. Ellis & Son Limited	L
MILLER, James H.	Charlottetown	H. L. Sear Insurance Ltd.	FA
MISSAGHIAN, Manouchehr	Cornwall	Standard Life Assurance Company (Terminated)	LS
		Mutual of Omaha Insurance Company	LS

MONTY, Mary J	Charlottetown	Hyndman and Cooper Ltd.		I
MORAN, Alban B.	Charlottetown	Prudential of America General Insurance Company (Canada)		FA
		The Prudential Insurance Company of America		LS
MORRIS, Lois P.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.		FA
MORRISON, Edward R.	Charlottetown	Sun Life Assurance Company of Canada		LS
MUNN, Barry W.	Charlottetown	Great-West Life Assurance Company		LS
MURPHY, carle	Charlottetown	Staples Quality Travel	(Restricted)	Travel
MURRAY, Gerald W.	Borden R.R.1	The Mutual Life Assurance Company of Canada		LS
NEARY, Patrick T.	Charlottetown	The Prudential Insurance Company of America		LS
		Prudential of America General Insurance Company (Canada)		LFAS
NEEDHAM, Mark	Wilmot	Great-West Life Assurance Company		LS
NEWSON, Wayne	Emyvale	Prince Edward Island Mutual Fire Insurance Company		F
NIXON, Gordon	Montague	Crown Life Insurance Company		LS
NOONAN, Mary	Borden R.R.1	R. E. Ellis & Son Limited		FAS
O'BRIEN, Alden R.	Charlottetown	The Mutual Life Assurance Company of Canada		LS
O'CONNOR, David M.	Cornwall	The Maritime Life Assurance Company		LS
		Pennsylvania Life Insurance Company		S
OSTRIDGE, David M.	Mount Stewart R.R.3	The Canada Life Assurance Company		LS
PAQUET, John	Charlottetown	The Prudential Insurance Company of America		LS
		Prudential of America General Insurance Company (Canada)		FA
PAYNTER, Brenda	Borden R.R.1	R. E. Ellis & Son Limited		FAS
PENDERGAST, Reginald T.	St. Louis	The Standard Life Assurance Company		LS
PERLMANN, Charles	Charlottetown	Combined Insurance Company of America (Terminated)		S
PERRY, Paul	Summerside	E. M. Nicholson Ltd.		FAS
PICKARD, Gilbert (Ted)	Summerside R. R. 3	Maritime Life Assurance Company		L
POWER, David A.	West Royalty	The Mutual Life Assurance Company of Canada		LS
PRICE, Melvin A.	Montague	Maritime Life Assurance Company		L
QUINN, G. Milford	Charlottetown	The Mutual Life Assurance Company of Canada		LS
		Uniglobe Confederation Travel Inc.	(Restricted)	Travel
RAMSAY, Chris	Kensington R.R.6	Island Travel	(Restricted)	Travel
RAYNER, Gary	Charlottetown	W. D. Young Ltd.		LFAS
RAYNOR, Marsha	Summerside	Hyndman & Company Limited		FAS
REID, Barrie C.	Charlottetown	Charlie Cooke Insurance Agency Ltd.		FAS
REID, Edna M.	Bunbury	Transamerica Occidental Life Insurance Company		I
		Commercial Union Assurance Company Limited		FA
RICE, Rus	Souris	Sun Alliance and London Assurance Company Limited		L
RICE, Sally	Souris	The Co-operators		LFAS
RICHARD, Louise Thompson	Summerside	Assumption Mutual Life Insurance Company		I
RICHARD, Roger J.	Summerside	Great-West Life Assurance Company		LS
ROACH, Mervin J.	Charlottetown	Colonia Life Insurance Company		LS
ROBERTS, Valerie J.	Cornwall			

ROBERTSON, Mark S. S.	Charlottetown	The Maritime Life Assurance Company	L
ROCKWELL, W. Lewis	Cornwall R.R.2	Pennsylvania Life Insurance Company	S
RODGERSON, Gordon J.	Summerside	Imperial Life Assurance Company of Canada	LS
ROGERS, Anna	Borden	M. A. Warren & Associates Limited	FA
RONAHAN, M. Jean	Summerside	Imperial Life Assurance Company of Canada	LS
RUSSELL, Ronald C.	Charlottetown	The Mutual Life Assurance Company of Canada (terminated)	LS
		The Canada Life Assurance Company	LS
RYAN, Michael K.	Charlottetown	Non-Marine Underwriter, Member of Lloyd's London England (Restricted)	Travel
SAINT, Harold	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FAS
SAINT, J. Allan	Parkdale	Charlie Cook Insurance Agency Ltd.	FA
SAVIDANT, J. Rodney	Summerside	Mutual of Omaha Insurnace Company (Terminated)	LS
SAWLER, Michelle M.	Charlottetown	Imperial Life Assurance Company of Canada	LS
SCHURMAN, David I.	Summerside		
		CUMIS General Insurance Company	FA
SEAR, Tom A.	Charlottetown	CUMIS Life Insurance Company	L
SHAW, Keith	St. Eleanor's	H. L. Sear Insurance Ltd.	FA
		Dominion Automobile Association (Westbury Life Insurance Company)	LS
SHEA, Terrence	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
SHERREN, Donna	Charlottetown	Staples Quality Travel (Restricted)	Travel
SIMPSON, Bruce	Stanley Bridge	Prince Edward Island Mutual Fire Insurance Company	F
SMITH, Gerald W.	Charlottetown	Imperial Life Assurance Company of Canada	LS
SMITH, Morley	Charlottetown R.R.3	H. L. Sear Insurance Ltd.	FA
SMITH, Richard	Charlottetown	Great-West Life Assurance Company	LS
SMITH, Winston E.	Pownal	Great-West Life Assurance Company	LS
SNYDER, Bernice J.	West Royalty	Colonia Life Insurance Company	LS
SNYDER, Lloyd A. R.	West Royalty	Colonia Life Insurance Company	LS
SOBEY, Brian J.	Charlottetown	Imperial Life Assurance Company	LS
SOMERS, I. Lyall	Montague	Great-West Life Assurance Company	LS
SOMERS, William B.	Murray River	Canadian General Life Insurance Company	L
SONIER, M. Curley	St. Eleanor's	W.D. Young Ltd.	FAS
STANWYCK, George P.	Albany R.R.2	The Mutual Life Assurance Company of Canada	LS
STETSON, Errol	O'Leary	R. E. Ellis & Son Limited	F
STEVENSON, David C.	Charlottetown	Stevenson's Insurance Agency Ltd.	FA
STEVENSON, George W.	Charlottetown	Stevenson's Insurance Agency ltd.	FA
		Sun Alliance Insurance Company	L
STRANG, Paul	O'Leary	Hyndman and Cooper Ltd.	LS
SULLIVAN, Guy N.	Wilmot	Blue Cross Life Insurance Company of Canada	L
		Sullivan Insurance Inc.	FA
SULLIVAN, John R.	Mt. Stewart R.R.1	Sovereign Life Insurance Company	L
		Blue Cross Life Insurance Company of Canada	LS
SULLIVAN, Ron	Summerside	Sullivan Insurance Inc.	FA
SUTHERLAND, Jayne	Cornwall	E. M. Nicholson Ltd.	FA
		Hyndman & Company, Limited	FAS

THOMPSON, A. Wayne	Kensington R.R.6	The Canada Life Assurance Company	LS
THOMSON, Ethel M.	Albany R.R.	George (Bus) Peake & A. R. McInnis Ltd.	FA
THOMSON, Mary C.	East Royalty	Charlie Cooke Insurance Agency Ltd.	FA
TOMILSON, William H.	Charlottetown	Imperial Life Assurance Company of Canada	LS
TRAIL, Cameron	Tignish	Prince Edward Island Mutual Fire Insurance Company	F
TREDENICK, Kent B.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
TREMERE, C. Winston G.	East Royalty	The Co-operators	LFAS
TURNER, Edwin W.	O'Leary	Hyndman and Cooper Ltd.	LS
TURNER, Mike	Summerside	Charlie Cooke Insurance Agency Ltd.	FA
TURNER, Ronald W.	O'Leary	Hyndman & Company, Limited	FA
UNDERHAY, Fulton	Souris	A. E. Underhay Insurance Ltd.	FAS
VEE HEE, Paul	Belfast R.R.1	Combined Insurance Company of America (Terminated)	S
WALSH, A. Wayne	Albany	The Standard Life Assurance Company	LS
WARMAN, Alfred H.	Morell	Pierce National Life Insurance Company	L
WEDGE, Fenton P.	Summerside	Imperial Life Assurance Company of Canada	LS
WEDGE, Margaret Ann	Borden	Canadian General Life Insurance Company	L
WEDLOCK, Edgar S.	Wilmot	M. A. Warren & Associates Limited	FAS
WEDLOCK, William W.	Summerside	Great-West Life Assurance Company	LS
WHELAN, M. T. (Bud)	Charlottetown	Hyndman and Cooper Ltd.	LS
WHIDDEN, Philip	Charlottetown	Hyndman & Company, Limited	FA
WHITE, Dianne	Montague	Sun Life Assurance Company of Canada	LS
WHITE, Doug	Milton	Hyndman & Company, Limited	FA
WHITEWAY, Jessie	Murray River	Hyndman & Company, Limited	FA
WIGMORE, Cecil S.	Charlottetown	Kent General Insurance Corporation	FA
WIGMORE, Esther P.	Kensington	Glen MacKinnon & Son Ltd.	FAS
WRIGHT, Larry E.	St. Eleanor's	Charlie Cooke Insurance Agency Ltd.	FAS
YOUNG, N. Richard	Charlottetown	Wawanesa Mutual Life Insurance Company	L
YOUNKER, Robert E.	Charlottetown	Don L. Clark Inc.	FA
		The Mutual Life Assurance Company of Canada	LS
		Great-West Life Assurance Company	LS
		The Canada Life Assurance Company	LS

LIST OF INSURANCE ADJUSTERS

PROVINCE OF PRINCE EDWARD ISLAND

LICENSED TO MAY 31, 1990
AS OF DECEMBER 31, 1989

NAME	CLASS	COMPANY
ARSENAULT, Janeen M. A.	Probationary	Co-operators General Insurance Company
BLACKADAR, C. Vaughn	Full	Lawson Adjustment Services (1984) Ltd.
BROWN, William K.	Full	Wellington Insurance
CARR, Ralph G.	Probationary	Wellington Insurance
CONEEN, Michael A.	Probationary	B. E. MacKay Adjusters Ltd.
CORCORAN, Geraldine M.	Full	The Co-operators General Insurance Company
CRAWFORD, Kenneth Donald	Full	The Co-operators General Insurance Company
CROSBY, Gary A.	Full	Lawson Adjustment Services (1984) Ltd.
DELONG, Thomas E.	Full	B. E. MacKay Adjusters Ltd.
DRISCOLL, Wade F.	Full	B. E. MacKay Adjusters Ltd.
DUFFY, David F.	Probationary	Morden & Helwig Limited
ELLIS, Gary Alexander	Full	Finnamore & Partners Ltd.
FISHER, Margaret M.	Probationary	Morden & Helwig Limited
FORSYTHE, Harold	Full	Royal Insurance
FRADSHAM, Clarence	Full	Underwriters Adjustment Bureau
GORVEATT, P. Lynn	Full	Wellington Insurance
GREENE, Royce D.	Probationary	Lawson Adjustment Services (1984) Ltd.
HASLAM, A. Velma	Probationary	Morden & Helwig Limited
HOGAN, Roger W.	Full	Lawson Adjustment Services (1984) Ltd.
KENNEDY, Wilma J.	Probationary	Sun Alliance Insurance Company
LANDRY, Sharon	Full	Dominion of Canada Group
LeBLANC, Steve C.	Full	Crawford & Company Insurance Adjusters Limited
LECKY, George P.	Full	The Co-operators General Insurance Company
LYNDS, Michael K.	Probationary	Finnamore & Partners Ltd.
MacDOUGALL, Gordon A.	Full	B. E. MacKay Adjusters Ltd.
MacDONALD, Violet L. G.	Full	Canadian General Insurance Company
McCARRON, J. Ian	Full	Sun Alliance Insurance Company
NICHOLSON, Paul B.	Probationary	Lawson Adjustment Services (1984) Ltd.
PICKARD, Mary M.	Probationary	B. E. MacKay Adjusters Ltd.
ROBINSON, Margaret D.	Probationary	Lawson Adjustment Services (1984) Ltd.
ROLLISON-GILLIS, Bonnie Jean	Probationary	Dominion of Canada Group
ROOKE, Susan K.	Probationary	Wawanesa Mutual Insurance Company
ROSS, John B.	Full	Self
SIMPSON, Stewart F.	Full	The Co-operators General Insurance Company
SONIER, Lorena May	Full	B. E. MacKay Adjusters Ltd.
SPRAGUE, Arnold B.	Probationary	Morden & Helwig Limited
STEWART, A. Anne	Probationary	Morden & Helwig Limited
TURNER, Michael W. H.	Probationary	B. E. MacKay Adjusters Ltd.
WADDELL, Wyman Ross	Probationary	Commercial Union Assurance Company
WHEATLEY, John W.	Full	Wheatley Adjustment Bureau Ltd.
WHITTAKER, Bruce A.	Full	Wawanesa Mutual Insurance Company
WILLOUGHBY, John H.	Full	MacKay-Jollimore (P.E.I.) Limited
WILLOUGHBY, Gregory J.	Probationary	MacKay-Jollimore (P.E.I.) Limited